

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE PROPERTY AND CASUALTY INSURANCE COMPANY</u>	<u>RNHL-125066293</u>

files rates for the 2007 Crop Insurance program. The company uses NCIS final average loss costs to produce rates for Cotton. The overall state rate level effect for the program is a decrease of 1.1%.
Effective Date February 15, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AGRI GENERAL INSURANCE COMPANY</u>	<u>RNHL-125067860</u>

files revised rates for their Crop Hail program. The overall rate level change is a decrease of 4.1%.
Effective Date February 26, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLEGHENY CASUALTY COMPANY</u>	<u>9262</u>

files new rates for additional types of surety bonds and files a Minimum Premium for Contractor's bonds. Changes are rate neutral.
Effective Date March 1, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN AGRI-BUSINESS INSURANCE COMPANY</u>	<u>ARMT-125075996</u>

files rates, rules, and forms for their 2007 Crop Hail program with an overall rate effect decrease of -1.31%.
Effective Date February 28, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN AUTOMOBILE INSURANCE COMPANY</u>	<u>FFDC-125076629</u>

files rate, rule, and forms for their Golf Course Facility Rating Program and Athletic Medical Payments Coverage Program under their Recreation and Leisure (General Liability) program. The filing changes rating basis from "per \$1000 of gross sales" to "per round of golf played". The Company proposes four proprietary GL class codes for golf courses, replacing the two ISO class codes currently in use.
Effective Date February 6, 2007.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ECONOMY INSURANCE COMPANY</u>	<u>SAFC-125074475</u>

Other Companies
American States Insurance Company
First National Insurance Company of America
General Insurance Company of America
Safeco Insurance Company of America

files to adopt ISO's latest loss costs and revised LCM's for their Commercial General Liability program. The overall rate level change is a decrease of 6.2%.
Effective Date March 22, 2007.

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Casualty Insurance Co.

West American Insurance Co.

files a rate and rule revision to their General Liability program. Company adopts ISO Reference filing GL-2006-IALL1 and revises their Loss Cost Multiplier.

Effective Date March 1, 2007 New and Renewals.

FILING NUMBER

HCAS-125082738

LEAD COMPANY

AMERICAN FIRE AND CASUALTY COMPANY

Other Companies

Ohio Casualty Ins. Co.

West American Ins. Co.

files revised Package Modification Factors and Minimum Premiums for their Commercial Package Policy (Commercial Multi-Line). The change results in an overall 2.5% premium increase across the 3 companies.

Effective Date March 1, 2007 New and Renewals.

FILING NUMBER

HCAS-125075620

COMPANY

ARGONAUT GREAT CENTRAL INSURANCE COMPANY

files to revise their rates for their Stocks of Merchandise (SOM) and Sexual Abuse & Molestation (SAM) coverages in their General Liability policies, and introduces new rules.

Effective Date March 1, 2007 New and April 1, 2007 Renewals.

FILING NUMBER

ARGN-125074565

LEAD COMPANY

AUTOMOBILE INSURANCE COMPANY OF HARTFORD

Other Companies

The Standard Fire Insurance Company

The Travelers Indemnity Company of America

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 23.4%.

Effective Date February 23, 2007.

FILING NUMBER

TRVA-125049566

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files to adopt ISO's latest loss costs for their Commercial General Liability program. The overall rate level change is an increase of 2.2%.

Effective Date June 1, 2007.

FILING NUMBER

FCCS-125077524

LEAD COMPANY
BRIERFIELD INSURANCE COMPANY

FILING NUMBER
FCCS-125077364

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files to adopt ISO's latest loss costs for their Commercial Burglary and Theft Program.

The overall rate level change is a decrease of 9.3%.

Effective Date June 1, 2007.

LEAD COMPANY
BRIERFIELD INSURANCE COMPANY

FILING NUMBER
FCCS-125076866

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files revised LCM's for their Commercial Property (Fire and Allied Lines) program. The overall rate level change is a decrease of 8.8%.

Effective Date June 1, 2006.

LEAD COMPANY
BRIERFIELD INSURANCE COMPANY

FILING NUMBER
FCCS-125073295

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files to adopt the latest ISO's latest loss costs and revised LCM for their Commercial Automobile program. The overall rate level change is an increase of 2.2% to 2.9% varying by company.

Effective Date June 1, 2007.

COMPANY
CARDIF PROPERTY AND CASUALTY INSURANCE COMPANY

FILING NUMBER
9306

files a new Collateral Protection Insurance - Single Interest program for use in Mississippi.

Effective Date March 1, 2007.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-125076396

files a rate and rule filing for their Accountants Professional Liability program. The Company proposes a reduction of 5% for their Value Plan, and a 5% credit for Premier Plan insureds with less than \$1 million in revenue. The overall rate impact of the changes is a decrease of 3.1%.

Effective Date March 1, 2007 New and Renewal.

COMPANY

CUMIS INSURANCE SOCIETY

FILING NUMBER

SPIN-7K775V63W

files to adopt ISO's latest loss costs with an LCM of 2.79 for their General Liability program. The overall rate level change is a decrease of 1.1%
Effective Date May 1,2007.

COMPANY

DAIMLERCHRYSLER INSURANCE COMPANY

FILING NUMBER

9146

files rates and forms to introduce a contractual liability Vehicle Service Contract program. The program will cover VSC on products other than those produced by DaimlerChrysler.

Effective Date February 26, 2007.

COMPANY

DAIRYLAND INSURANCE COMPANY

FILING NUMBER

SEPX-125077205

files revised rates, rules and forms for its Motorcycle program. The overall rate level change is a 7.2% increase.

Effective Date March 1, 2007 (New) April 1, 2007 (Renewal).

COMPANY

DALLAS NATIONAL INSURANCE COMPANY

FILING NUMBER

9105

files a rate, rule and form filing to introduce its new Workers Comp Large Deductible program. The filing includes a rating exhibit detailing the process of arriving at the L-D rate.

Effective Date February 1, 2007.

LEAD COMPANY

EMCASCO INSURANCE COMPANY

FILING NUMBER

EMCC-125094104

Other Companies

Employers Mutual Casualty Company

files to adopt ISO's latest loss costs with a revised LCM for its Businessowners program. The overall rate level change is a decrease of 6.5%.

Effective Date April 1, 2007.

LEAD COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

WAUS-125033653

Other Companies

Wausau Business Insurance Company

Wausau Underwriters Insurance Company

files to add an endorsement to its Businessowners policy that will cover small businesses with Employment Practices Liability coverage.

Effective Date February 19, 2007.

COMPANY **FILING NUMBER**
ENDURANCE AMERICAN INSURANCE COMPANY **REGU-125086447**

files rates, rules, and forms for a Commercial Excess Liability Program to write large, unique commercial risks. The rates are derived from the Umbrella/Excess "A" Rating Plan.

Effective Date February 19, 2007.

COMPANY **FILING NUMBER**
ENDURANCE AMERICAN INSURANCE COMPANY **9379**

files an initial loss cost filing for their General Liability Program.

Effective Date February 19, 2007.

LEAD COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **CHUB-125076058**

Other Companies

Pacific Indemnity Company

Great Northern Insurance Company

Vigilant Insurance Company

files to introduce new coverage options for their Customarq commercial property program. They include new deductible levels for various converges, and a new blanket limit for Earthquake Sprinkler Leakage coverage.

Effective Date August 15, 2007 New and Renewal.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-125083429**

Other Companies

Federated Service Insurance Company

files rate, rules, and forms to revise and add new deductible options and modification factors in their Commercial Property program with no rate level effect.

Effective Date April 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
FIREMAN'S FUND INSURANCE COMPANY **9486**

files revised rates for their Crop Hail coverage resulting in an overall decrease of -0.92%.

Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
FIRST COLONIAL INSURANCE COMPANY **9297**

files a Service Contract Reimbursement Insurance Policy Program revision that replaces rates initially effective in 2004. The updated rates and class guide are intended to reflect current market conditions regarding policy terms, warranty provisions and vehicle types. The overall impact is 5.7% on current business, but only new contracts are actually affected by the new rates.

Effective Date February 19, 2007.

COMPANY **FILING NUMBER**
FIRST COLONIAL INSURANCE COMPANY **9407**

files a Service Contract Contractual Liability Policy Program revision that replaces rates initially effective in 2004. The updated rates and class guide are intended to reflect current market conditions regarding policy terms, warranty provisions and vehicle types. The overall impact is 5.7% on current business, but only new contracts are actually affected by the new rates.

Effective Date February 19, 2007.

COMPANY **FILING NUMBER**
GATEWAY INSURANCE COMPANY **9273**

files initial rates/loss cost and forms for their Commercial Auto other than Public Auto Program.

Effective Date February 1, 2007.

COMPANY **FILING NUMBER**
GENERAL FIDELITY INSURANCE COMPANY **GNFD-125042461**

files a new contractual liability policy and rates to cover GAP contracts on long term loans.

Effective Date February 6, 2007.

COMPANY **FILING NUMBER**
GERLING AMERICA INSURANCE COMPANY **GRL-125068041**

files initial rates and rules for Highly Protected Risks for their Commercial Property- Fire program.

Effective Date February 23, 2007.

COMPANY **FILING NUMBER**
GRAMERCY INSURANCE COMPANY **8781**

files initial rates, rules and forms for their Commercial Automobile Physical Damage Program.

Effective Date January 29, 2007.

COMPANY **FILING NUMBER**
GREENWICH INSURANCE COMPANY **XLAM-125066581**

makes an initial filing of rates and rules for a Commercial Property (Fire and Allied Lines) program.

Effective Date February 6, 2007.

LEAD COMPANY

FILING NUMBER

HANOVER INSURANCE COMPANY

9520

Other Companies

Hanover American Insurance Company

Massachusetts Bay Insurance Company

files a loss cost filing for their Commercial Monoline Crime program. The companies are adopting the latest ISO loss costs filing CR-2005-RLA1, CR-2003-RLA1, CR-2001-RLA1, CR-2001-RCL1 and Amendment, CR-99-RLC1. The companies are maintaining their previously approved loss cost multipliers. Because there are not any policies in force, there is not any rate level effect. Effective Date February 26, 2007.

COMPANY

FILING NUMBER

HOMESITE INSURANCE COMPANY

USPH-6S2MZC184

files revised rates in their Homeowners program. The filing makes changes separately to the Homesite wind and other-than-wind base rates. The base rate changes will be uniform by territory for the other-than wind base rates, and based on relative wind exposure for the wind base rates. The Company revises their expense fees. The overall rate increase due to this filing is 23.5% statewide.

Effective Date March 30, 2007, New Business and May 17, 2007, Renewals.

COMPANY

FILING NUMBER

IDS PROPERTY CASUALTY INSURANCE COMPANY

PRCA-125066345

files a new rule and endorsement under their Safety Pays Homeowners Program. The optional Treasure Package Endorsement provides all -risk coverage with no deductible for personal property- jewelry, stones, furs, watches, silverware or fine arts. There is no need to schedule items individually or provide appraisals. The insured selects the amount of coverage from available limits of \$1,000, \$2500, \$5000, or \$10,000.

Effective Date March 15, 2007 New and Renewals.

COMPANY

FILING NUMBER

IDS PROPERTY CASUALTY INSURANCE COMPANY

PRCA-125004461

files a revision of its Safety Pays personal auto program. The company is decreasing its Loyalty Discount--auto/homeowners/umbrella discount factor from .95 to .92.

Effective Date May 12, 2007.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE

9209

files a loss cost filing for their Farmowner's Program resulting in a decrease of -1.8%.

Effective Date June 1, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE 9207, 9208

files rates/loss cost (OP-2006-RAGLC-MS) and rules (OP-2006-OAGRU-MS) for their new Agricultural Capital Assets Program (CMP Non-Liability Portion Only).
Effective Date September 1, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE 9521

files a revision to its Employment-Related Practices Liability multistate rules manual. The proposed changes are editorial in nature and no rate changes are proposed. No rate impact on policyholders for companies adopting ISO rates.
Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 9523

files amended loss costs for its commercial automobile program. The changes result in an overall 1% loss cost increase that varies by class. The proposed changes vary by exposure type and coverage, with statewide rate level effects varying from -13.3% to 10.1% by coverage. Individual loss cost changes vary from -14.5% to 23.6%.
Effective Date September 1, 2007.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION LBPM-125076294

Other Companies

Liberty Mutual Fire Insurance Corporation

The First Liberty Insurance Corporation

files an increase to base rates of their Private Passenger Auto program. The overall rate change is a statewide average increase of 0.9% ,and the individual impacts are limited to 10.1%.

Effective Date April 23, 2007 New and May 28, 2007 Renewals.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL INSURANCE COMPANY PERR-125085545

files rates, rules, and forms for a new Oil & Gas Power Generation program. The program provides first party property coverage including boiler and machinery.
Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE COMPANY GMAX-125095568

files revised rates and rules for their Enterprise Rental Car Mechanical Repair Protection Program. The overall countrywide impact is a decrease of 17.9%. Since this program only affects new customers, there is no rate impact.
Effective Date April 1, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **9259**

files a loss cost filing for their Farmowner's Program resulting in a decrease of -1.8%.
Effective Date June 1, 2007.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE AND CASUALTY COMPANY **9189**

files revised rates, rules and forms for their Personal Automobile Program resulting in an overall increase of 1.9%.
Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-125055684**

files rates, rules, and forms for an In-Home Day Care program under their Commercial General Liability line. The program was previously filed on behalf of a purchasing group and is now being used for In-Home Day Care Operators.
Effective Date February 9, 2007.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-125074114**

files rates, rules and forms for a liability program for Religious Organizations. This is a package Program designed to provide specific tailored coverages in the form of D&O, two independent Professional Liability Coverage forms, and endorsements to modify ISO Commercial General Liability forms.
Effective Date February 15, 2007.

COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY **PMGP-125079484**

files a new program to insure mortgages obtained through state government sponsored House Finance Agencies.
Effective Date February 23, 2007.

COMPANY **FILING NUMBER**
PROGRESSIVE CASUALTY INSURANCE COMPANY **PRGS-125072872**

files revised and rules for their Directors and Officers Liability Insurance program. The overall rate level change is a decrease of 2.7%.
Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
PROGRESSIVE CASUALTY INSURANCE COMPANY **9549**

files rates, rules, and forms under the Surety line for an Excess Deposit Insurance Bond program.
Effective Date April 1, 2007.

COMPANY **FILING NUMBER**
RSUI INDEMNITY COMPANY **RSNX-125098101**

files revised rates and rules for their Directors and Officers Liability program. The overall rate level change is an increase of 0.6%.
Effective Date March 2, 2007.

LEAD COMPANY **FILING NUMBER**
SENTRY INSURANCE COMPANY **SEPX-125062575**

Other Companies
Middlesex Insurance Company
files to revise their rate/loss cost for under the Commercial Auto program. The result is an overall rate increase of 9.9%.
Effective Date February 1, 2007 new and Renewals.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-125062543**

files a rate and rule filing for their Commercial Auto program. The overall rate impact is 3% increase.
Effective Date February 1, 2007.

COMPANY **FILING NUMBER**
SOUTHERN INSURANCE COMPANY **9336**

files rates, rules and forms for their initial Public School Commercial Multiple Peril Program.
Effective Date February 26, 2007.

COMPANY **FILING NUMBER**
SOUTHERN INSURANCE COMPANY **9289**

files rates, rules and forms for their initial Public Entities Commercial Multiple Peril Program.
Effective Date February 26, 2007.

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE & MARINE INSURANCE COMPANY **TRVD-125085618**

Other Companies
Athena Assurance Company
St. Paul Guardian Insurance Co.
St. Paul Mercury Ins. Co.
St. Paul Protective Insurance Co.
files new endorsement and rating under their Commercial General Liability program with no rate impact. Companies file new endorsements that apply an each premises general total limit, instead of the general total limit, to covered bodily injury, property damage, medical expenses, or pollution clean-up costs.
Effective Date March 15, 2007.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY **9291**

files rates and rules for their new (CMP Liability and Non-Liability) Mobile Home Parks Program.

Effective Date February 9, 2007.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY COMPANY **STAT-125079030**

files additional rates and rules to expand their Businessowners' Choice Program (Commercial Multi-Peril). There is no rate impact associated with this filing.

Effective Date March 1,2007.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **RNHL-125067887**

files revised rates for their Crop Hail program. The overall rate level change is a decrease of 4.1%.

Effective Date February 26, 2007.

COMPANY **FILING NUMBER**
STONETRUST COMMERCIAL INSURANCE COMPANY **9247**

files an initial rate/loss cost filing for their Workers Comp program. The company is adopting the latest NCCI loss costs and has developed a loss cost multiplier using countrywide projected expense provisions. The loss cost multiplier is calculated using reasonable assumptions regarding expense loads and profit provision of 1.2%.

Effective Date February 1, 2007.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE CO., INC. **9394**

files an initial loss cost filing for their Commercial Automobile program. The company is adopting the latest ISO loss costs filing CA-2006-BRLA1, CA-2006-RZR1 and CA-2006-RZRLC.

Effective Date February 19, 2007.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY **9265**

files a new Lumber Industry Program for their Commercial Automobile coverage.

Effective Date February 9, 2007.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY **9263**

files an initial rate/loss cost filing for their Commercial Property Program.

Effective Date February 9, 2007.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY 9350

files initial rates, rules and forms for their Commercial Multiple Peril Program.
Effective Date February 19, 2007.

LEAD COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY REGU-125084174

Other Companies

Wesco Insurance Company

files initial loss costs and LCM's for their Commercial Property-Capital Assets (Output Policy) program.

Effective Date February 23, 2007.

LEAD COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY COMPANY TRVE-125063786

Other Companies

Travelers Casualty and Surety Company of America

St. Paul Fire and Marine Insurance

St. Paul Mercury Insurance Company

St. Paul Guardian Insurance Company

Seaboard Surety Company

United States Fidelity and Guaranty Company

Fidelity and Guaranty Insurance Company

Fidelity and Guaranty Insurance Underwriters, Inc.

files revised rates and rules for their Surety program. The overall rate level change is an increase of 1.0%.

Effective Date February 23, 2007 (New) February 24, 2007 (Renewal).

COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY 9399

files forms and rates to be used with their Hartford Premier Asset Management Protection Policy Program resulting in an overall decrease of -3%.

Effective Date February 20, 2007.

COMPANY **FILING NUMBER**
UNITED STATES LIABILITY INSURANCE COMPANY 9542

files a rating rule revision for their Non-Profit Directors and Officer Liability Product with an overall rate change of -0.03%. The company proposes to amend the rating rules to reflect the application of the step-rating factor in conjunction with the debits and credits.

Effective Date March 1, 2007.

COMPANY **FILING NUMBER**
VICTORIA FIRE AND CASUALTY COMPANY **NWPC-125076104**

files rates, rules, and forms for a new Non-Standard Private Passenger Auto program.
Effective Date March 5, 2007 New Business and May 6, 2007 Renewals.

COMPANY **FILING NUMBER**
VICTORIA SELECT INSURANCE COMPANY **NWPC-125076096**

files a revision to their Private Passenger Auto program resulting in an overall statewide rate increase of 7.2%.
Effective Date March 5, 2007 New Business and May 6, 2007 Renewals.

COMPANY **FILING NUMBER**
VIGILANT INSURANCE COMPANY **9395**

files to amend endorsements to be used with its CUSTOMARQ Premium Hospitals program. These endorsements introduce percentage deductibles for earthquake and flood and change various other endorsements. There is no overall impact from these changes.
Effective Date August 15, 2007.

COMPANY **FILING NUMBER**
WASHINGTON INTERNATIONAL INSURANCE COMPANY **9248**

files a Hard to Place "HTP" bond program for Motor Vehicle Dealers (class 929) and Contractor License bonds (class 908) where Bond Runs to State.
Effective Date February 1, 2007.

COMPANY **FILING NUMBER**
WESTCHESTER FIRE INSURANCE COMPANY **ACEH-125080933**

files revised hazard group for its Directors and Officers program. There is no rate impact associated with this filing since the company has no policyholders in this program.
Effective Date February 23, 2007.

COMPANY **FILING NUMBER**
WESTFIELD INSURANCE COMPANY **9541**

files to revise Crop Hail rates with an overall rate effect of -1.31%. The Company is maintaining their current multiplier and applying them to the NCIS loss costs with no modifications.
Effective Date February 26, 2007.

COMPANY **FILING NUMBER**
XL SPECIALTY INSURANCE COMPANY **XLAM-125057908**

files rate, rule, and forms to introduce a new Pension and Welfare Benefit Plan Fiduciary Liability Insurance program.
Effective Date February 6, 2007.

DISCONTINUED LINE

As of November 30, 2006, Omni Indemnity Company will no longer offer automobile insurance.

NEW ADDRESS

Response Worldwide Insurance Company
500 South Broad Street
Meriden, CT 06450
(203)634-7200

Warner Insurance Company
500 South Broad Street
Meriden, CT 06450
(203)634-7247