

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCIDENT FUND GENERAL INSURANCE COMPANY</u>	<u>ACCD-125183249</u>
files its initial Workers Compensation rates and rules. Company adopts the NCCI Reference Loss Cost MS-2007-01 and files the Loss Cost Multiplier of 1.69 with LC modifier of 1.344. Forms filed under #ACCD-125182329. Effective Date July 1, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCIDENT FUND NATIONAL INSURANCE COMPANY</u>	<u>ACCD-125183677</u>
files its initial Workers Compensation rates and rules. Company adopts the NCCI Reference Loss Cost MS-2007-01 and files the Loss Cost Multiplier of 1.15 with LC modifier of 0.914. Forms filed under #ACCD-125182849. Effective Date July 1, 2007.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE PROPERTY & CASUALTY INSURANCE COMPANY</u>	<u>ACEH-125175894</u>
<u>Other Companies</u> Bankers Standard Fire & Marine Company Bankers Standard Insurance Company Insurance Company of North America Insurance Company of North America ACE Indemnity Insurance Company Pacific Employers Insurance Company Westchester Fire Insurance Company ACE American Insurance Company <u>Indemnity Insurance Company of North America</u>	
files to adopt ISO Reference Loss Costs OP-2001-RLC1 with the ISO forms and rules for a Capital Assets (Manufacturers Output Policy) program. Effective Date June 13, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE PROPERTY AND CASUALTY COMPANY</u>	<u>ACEH-125176704</u>
files initial rates and rules for their new Boiler & Machinery program. Effective Date June 27, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE COMPANY</u>	<u>AMLX-125196543</u>
files revised rates and rules for their Hospice and Community Care Insurance Services Program (Directors & Officers Liability) resulting in an overall increase of 25%. Effective Date September 1, 2007.	

COMPANY **FILING NUMBER**
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA 10802
files endorsement and a rate/rules revision for its Comprehensive Manufactured Home Program. The changes include base rates, territory changes, optional deductibles, optional flood coverage, and catastrophe fees. The overall rate effect of the changes is a statewide overall increase of 18.4%
Effective Date October 1, 2007.

LEAD COMPANY **FILING NUMBER**
AMERICAN ECONOMY INSURANCE COMPANY SAFC-125164259
Other Companies
American States Insurance Company
First National Insurance Company of America
General Insurance Company of America
Safeco Insurance Company of America

files revised rates and rules for their Surety program. There is no rate impact associated with this filing, since the company has no current policyholders.
Effective Date August 31, 2007.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE COMPANY AMMH-125176185
files a rate revision for its Recreational Vehicle program. The overall statewide rate change is an increase of 9.2% averaged for Motor Homes and Travel Trailers.
Effective Date August 1, 2007 New and Renewal Business.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY ASPX-125172908
files a rate revision applicable to the Medical Payments coverage under its Personal Farmowners program. The overall impact is an increase of 0.1%.
Effective Date July 1, 2007.

COMPANY **FILING NUMBER**
ASSURANCE COMPANY OF AMERICA ZURC-125174394
files to adopt ISO's Boiler and Machinery loss cost revision (BM-2006-RLA1) resulting in an overall decrease of -35.7%.
Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
AXIS INSURANCE COMPANY AXSS-125159187
files to adopt Surety & Fidelity Assn. of America's Fidelity & Forgery loss costs with an LCM of 1.528 for their new Fidelity program.
Effective Date June 6, 2007.

COMPANY **FILING NUMBER**
AXIS INSURANCE COMPANY **TSMP-125101180**

files rates, rules and forms for a Crime Program.
Effective Date June 6, 2007.

COMPANY **FILING NUMBER**
BCS INSURANCE COMPANY **BCSF-125071587**

files rates, rules, and forms for an Event Cancellation Program.
Effective Date June 13, 2007.

COMPANY **FILING NUMBER**
BRIDGEFIELD CASUALTY INSURANCE COMPANY **LBRM-125184542**

files a rate/rule filing for their new retrospective Workers Comp program. The filing indicates that the NCCI methodology is utilized for basic premium factors, except for amended factors included in the filing.
Effective Date June 27, 2007.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-125172561**

files a form, rate, and rule for their Commercial General Liability program. New endorsements are proposed for increased limits and enhanced coverage. The overall impact for this coverage if selected would be an increase of 5%.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-125183907**

files revised rates and rules for their Combination Policy Program (Commercial Multi-Peril). The overall rate level effect is rate neutral.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
CAPITOL INDEMNITY CORPORATION **CAPC-125106371**

files rates, rules and forms for a Liquor Liability program.
Effective Date June 13, 2007.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-125146365

Other Companies

The Phoenix Insurance Company
The Travelers Indemnity Company
The Travelers Indemnity Company of America
The Travelers Indemnity Company Of Connecticut
Travelers Property Casualty Company of America

files new optional Abuse or Molestation endorsement under their Commercial General Liability program.

Effective Date July 1, 2007.

COMPANY
COAST NATIONAL INSURANCE COMPANY

FILING NUMBER
10678

files revised rates and rules for their private passenger automobile program resulting in an overall rate increase of 2.8%.

Effective Date June 22, 2007 for new business and July 22, 2007 for renewals.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-125160175

files revised rates and rules for their Real Estate Liability Program. (Professional Errors & Omissions Liability). The overall rate level change is an increase of 20.6% .

Effective Date June 6, 2007.

LEAD COMPANY
EMPLOYERS REINSURANCE CORPORATION

FILING NUMBER
ERCA-125173442

Other Companies

Westport Ins. Co.
North American Specialty Ins. Co.
North American Elite Ins. Co.

files to add two affiliated companies, North American Specialty Ins. Co. and North American Elite Ins. Co. to their current tier structure for ISO Commercial Auto. As a result of this filing, all four companies adopt the latest approved ISO Loss Cost, Rule, and Form circulars approved for 1/1/2008.

Effective Date January 1, 2008 New and Renewal Business.

COMPANY
EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER
EVST-125186197

files initial rates and rules for its new Commercial Umbrella program.

Effective Date June 20, 2007.

LEAD COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-125266293

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files revised rates rules and forms for their Customarq Commercial MultiPeril program.

The overall rate level change is an increase of 0.3%.

Effective Date February 1, 2008.

LEAD COMPANY
FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER
FEMC-125170147

Other Companies

Federated Service Insurance Company

files to revise type of business factors under its Commercial General Liability program.

The estimated rate impact of the change is an increase of 5.8%.

Effective Date July 1, 2007.

COMPANY
FIRST COLONIAL INSURANCE COMPANY

FILING NUMBER
ALST-125174450

files rates for their new Service Contract Program.

Effective Date June 22, 2007.

COMPANY
FOREMOST INSURANCE COMPANY

FILING NUMBER
10833

files revised rates and rules for their homeowners program resulting in an overall decrease of -0.2%.

Effective Date October 1, 2007.

COMPANY
GRANITE STATE INSURANCE COMPANY

FILING NUMBER
NHMP-125134964

files revised rates and rules for their Personal Automobile program. The overall proposed rate level change is a decrease of 0.95%

Effective Date May 30, 2007.

COMPANY
GREAT AMERICAN ASSURANCE COMPANY

FILING NUMBER
10899

files rates and rules for their new primary package long haul trucking program.

Effective Date June 27, 2007.

COMPANY **FILING NUMBER**
GREENWICH INSURANCE COMPANY **XLAM-125181694**
files a rate/rule/form filing related to its PEARL Real Estate Professional Liability (Other Liability) program. Specifically, the filed change that will affect premium is the revision of the average revenue per agent factor. The overall rate level effect of these changes will be -0.9%.
Effective Date June 27, 2007.

LEAD COMPANY **FILING NUMBER**
HANOVER AMERICAN INSURANCE COMPANY **FRCS-125121587**
Other Companies
Massachusetts Bay Insurance Company
The Hanover Insurance Company
files rates, rules and forms to be used with its program InsureFit developed for the needs of health and fitness clubs. It provides Commercial Property, General Liability and Commercial Umbrella coverages.
Effective Date June 13, 2007.

COMPANY **FILING NUMBER**
HERITAGE INDEMNITY COMPANY **10740**
files a rate revision for its Contractual Liability program for Vehicle Service Contracts . The changes result in a decrease of 2.4%.
Effective Date July 1, 2007.

COMPANY **FILING NUMBER**
HUDSON INSURANCE COMPANY **PRFL-125194879**
files initial rates and rules for their new Surety program.
Effective Date June 27, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **10744/10743**
files initial rate/loss costs (MS 2007-RPTLC) and rules (MS 2007-RPTRU) and forms MS 2007-OPTFO for their Pet Services Market Segment Program (Commercial Package under CMP Liability and Non-Liability).
Effective Date February 1, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **10875**
files a loss cost filing for their Personal Liability Supplement Program (Other Liability).
Effective Date November 1, 2007.

LEAD COMPANY
LIBERTY INSURANCE CORPORATION

FILING NUMBER
LMUG-125170445

Other Companies

Liberty Mutual Fire Insurance Company

Liberty Mutual Fire Insurance Company

Liberty Mutual Insurance Company

The First Liberty Insurance Corporation

files a rate revision to its Commercial Auto program. The overall rate impact of the changes result in an increase of 9.79%.

Effective Date November 1, 2007 New and Renewals.

COMPANY
LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER
PRTB-125137206

files rates for their new Vehicle Service Contract Program.

Effective Date June 13, 2007.

COMPANY
LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER
PRTB-125183556

files initial rates and rules for their new Vehicle Service Contract Reimbursement Program for Mississippi.

Effective Date June 20, 2007.

COMPANY
LYNDON PROPERTY INSURANCE COMPANY

FILING NUMBER
PRTB-125074045

files initial rates and rules for their new Vehicle Service Contract for Mississippi.

Effective Date June 20, 2007.

COMPANY
MARKEL AMERICAN INSURANCE COMPANY

FILING NUMBER
MRKB-125170338

files rates, rules, and forms for a new Employment Practices Liability Insurance program.

Effective Date July 1, 2007.

COMPANY
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION GMAX-125164110

FILING NUMBER

files rates and rules to introduce the Repair Advantage Program that insures contractual obligations of auto VSC providers for new and used autos. This program targets the near-OEM market.

Effective Date June 18, 2007.

COMPANY
MIC PROPERTY AND CASUALTY INSURANCE

FILING NUMBER
GMAX-125190854

files forms and rates for a contractual liability program to insure liability assumed by auto dealers under the GAP Contractual Liability Program.

Effective Date June 18, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **11007**
files initial rate/loss costs (MS 2007-RPTLC), rules (MS 2007-RPTRU) and forms (MS 2007-OPTFO) for their Pet Services Market Segment Program (Commercial Package under CMP Liability and Non-Liability).
Effective Date February 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **10906**
files a loss cost revision for Commercial Fire and Allied Lines, MSRB-LC-2007-01. The overall level change in Group I Loss Cost is a decrease of 20.9%. Group II (wind) Loss Costs are increasing as follows: 0.1% Inland, 13.8% Middle, and 72.8% Seacoast. The loss cost revision for Special Causes of Loss results in an increase of 4.2%. The impact of the filing for all coverages combined results in a decrease of 6.6%.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INS. CO. **NTWP-125181477**
files rates and rules for their revised Private Passenger Auto Program resulting in an overall rate increase of 3.2%.
Effective Date September 1, 2007.

COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY, LTD. **10836**
files rates, rules and forms for their new general liability program.
Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
PRAETORIAN INSURANCE COMPANY **PRAE-125165157**
files initial rates, rules, and forms for a new Commercial Multi-Peril program, the Hilton Package Program.
Effective Date June 6, 2007.

COMPANY **FILING NUMBER**
PROGRESSIVE CASUALTY INSURANCE COMPANY **PRGS-125129206**
files revised rates/rules for their Fiduciary Bond Program (Fidelity) resulting in an overall increase of 1.38%.
Effective Date June 13, 2007.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-125174556**

files revised rates and rules for its Private Passenger Auto program. The changes included base rates, which vary by coverage, territory, driver class, tier, and several modifications to policy discounts and driver classifications. The overall rate impact of these changes is a decrease of 0.7%.

Effective Date July 6, 2007, New and September 4, 2007, Renewals.

COMPANY **FILING NUMBER**
RADIAN GUARANTY INC. **10409**

files a Mortgage Guaranty program with risk-based pricing rates divided into five classes based on FICO scores. The Company is introducing Performance Edge LPMI which is paid with mortgage payments by the lender in exchange for a higher interest rate. They are filing new Credit Union rates, and introducing a Limited Documentation Super Jumbo rate adjustment.

Effective Date June 6, 2007.

COMPANY **FILING NUMBER**
ROCHE SURETY & CASUALTY COMPANY, INC. **10782**

files rates for their new Bail Bond Program.

Effective Date June 13, 2007.

COMPANY **FILING NUMBER**
SENTRY CASUALTY COMPANY **SEPX-125176778**

files new Commercial Auto rates.

Effective Date January 1, 2008.

LEAD COMPANY **FILING NUMBER**
SOUTHERN PILOT INSURANCE COMPANY **GCCW-125179684**

Other Companies

SOUTHERN FIRE & CASUATLY COMPANY

SOUTHERN GUARANTY INSURANCE COMPANY

files a rate/rule/form filing for their new Auto Dealers Program (Commercial Auto). The filing indicates that the filed program is identical to a filing by an affiliated company.

Effective Date August 1, 2007.

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE AND MARINE INSURANCE COMPANY **TRVD-125104315**

Other Companies

St. Paul Mercury Insurance Company

St. Paul Guardian Insurance Company

files rates, rules, and forms for a newly developed Technology CyberTech+ Program. The program allows customers to purchase one or a combination of professional coverages.

Effective Date June 13, 2007.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY 10876

files revised rates/rules for their Commercial General Liability Program resulting in no overall rate change.
Effective Date July 1, 2007.

COMPANY **FILING NUMBER**
STATE AUTO NATIONAL INSURANCE COMPANY STAT-125188801

files revised rates, rule and forms for their Non-Standard Auto program. The overall proposed rate level change is a decrease of 8.60%.
Effective Date August 1, 2007.

COMPANY **FILING NUMBER**
STONINGTON INSURANCE COMPANY PERR-125165933

files a rate/rule revision for their Commercial Auto program. The changes result in an overall rate increase across coverages of 2.2%.
Effective Date September 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
TRIANGLE INSURANCE COMPANY, INC. TRGL-125154345

files revised rates for its Commercial Multi-Peril program's TriPack product . The overall effect of the changes is an increase in rates of 6%.
Effective Date July 1, 2007 New and Renewals.

COMPANY **FILING NUMBER**
UNION NATIONAL FIRE INSURANCE COMPANY 10838

files rates, rules and forms for their new modified Dwelling and Contents policies (Property). The program will exclude tornado, wind, and hail perils. The program is intended to provide an affordable replacement for those coastal "Tier 1" insureds who are being non-renewed for their current coverage. Proposed rates are determined based on the filed rates of their Industrial Fire Policy.
Effective Date July 1, 2007.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE GROUP 10905

Other Companies

United Fire & Casualty Company
Lafayette Insurance Company

files revised rates for their Trade Pro Program for contractors' general liability resulting in the following changes:

United Fire & Casualty Company -3.0%

Lafayette Insurance Company -7.56%

Effective Date October 1, 2007.

COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY **RESD-125162512**

files to introduce new rating programs for Mortgage Guaranty. Company introduces a Lender Paid Limited Documentation Program with annual and single payment options; a Lender Paid Construction Loan Program; and introduces a split premium option in the Non-Standard (A-Minus) program.
Effective Date July 15, 2007.

COMPANY **FILING NUMBER**
UNITED WISCONSIN INSURANCE COMPANY **ACCD-125181966**

files revisions to their Workers Comp program to adopt the latest NCCI loss costs and to increase the LCM form 1.351 to 1.420, with an overall rate impact of 5.0%. The maximum rate increase for any policyholder is 6.4%.
Effective Date July 1, 2007.

COMPANY **FILING NUMBER**
US SPECIALTY INSURANCE COMPANY **PERR-125188628**

files initial rates and rules for their Used and New Car Surety Bond and Certificate of Title bond Program.
Effective Date June 20, 2007.

COMPANY **FILING NUMBER**
VIRGINIA SURETY COMPANY **10362**

files rates and forms for a new Recreational Vehicle Service Contract program.
Effective Date June 13, 2007.

COMPANY **FILING NUMBER**
ZURICH AMEREICAN INSURANCE COMPANY **ZURC-125148754**

files a filing proposing to increase the rates in the Veterinarians Professional Liability program, resulting in a rate level effect of +4.8%. The rate level change results from a change to the base rates, with no changes to other rating factors. Indications are provided in support of this rate change, indicating an appropriate change of +11.6%.
Effective Date January 1, 2008.

COMPANY LICENSED

Republic Underwriters Insurance Company received their license effective June 1, 2007.

Riverport Insurance Company received their license effective June 1, 2007.

COMPANY NAME CHANGE

AXA Re America Insurance Company changed their name to PARIS RE America Insurance Company effective February 9, 2007.

Birmingham Fire Insurance Company of PA changed their name to AIG Casualty Company effective December 31, 2006.

REDOMESTICATION

Harleyville Insurance Company was redomesticated from Minnesota to Pennsylvania effective January 1, 2007.