

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH-125243853

files revised rates, rules, and forms for their Architects and Engineers Professional Liability program. Company revised their Increased Limit Factors and made several modifications to optional endorsements.
Effective Date September 11, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH125239179

files rates, rules and forms for a Personal Disaster Recovery Policy providing coverage in the event of disasters, including emergency cash, HO deductible reimbursement, a displacement benefit and optional coverage for auto gap and accident medical benefits.
Effective Date October 1, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH-125245192

files rates, rules, and forms for a new Disaster Recovery Policy. This is a group program that will be marketed through banks, credit card companies and mortgage companies. Policy provides coverage in the event of disasters, including emergency cash, HO deductible reimbursement, a displacement benefit and optional coverage for auto gap and accident medical benefits.
Effective Date October 1, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY & CASUALTY INS. CO.	ALSX-125266599

files revised rates and rules for their Private Passenger Auto program. The company proposes the introduction of a 10% discount for policies that apply coverage at least seven days prior to effective date. The proposed discount is offset by a 2.2% increase in base rates so that the overall impact is neutral.
Effective Date November 19, 2007.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	11542

Other Companies
THE CONTINENTAL INSURANCE COMPANY

files a loss cost multiplier filing for their Workers Comp and Employers Liability program. The overall rate impact of this filing is 0% since there is no business currently written in either company.
Effective Date November 1, 2007.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

Other Companies

AMERICAN GUARANTEE AND LIABILITY INSURANCE CO.
ZURICH AMERICAN INSURANCE CO. OF ILLINOIS
ZURICH AMERICAN INSURANCE CO.

files an initial filing for its Technology Errors and Omissions Protection program.
Effective Date September 25, 2007.

FILING NUMBER

ZURC-125177888

COMPANY

AMICA MUTUAL INSURANCE COMPANY

files revised rates and rules for their Homeowner program. There is no rate impact associated with this filing.
Effective Date November 1, 2007.

FILING NUMBER

AMMA-125226851

COMPANY

CAPITOL INDEMNITY CORPORATION

files a new rate, rule, and form filing for a Limited Assault or Battery and Additional Insured coverages.
Effective Date October 1, 2007.

FILING NUMBER

CAPC-125260461

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

Other Companies

Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Property Casualty Company of America

files new and revised endorsements and rating rules for their Business Owners program. The changes are to the Contractors' Additional Insured coverage and new property deductible options. The overall changes result in a program decrease of 0.05%.
Effective Date February 1, 2008 New and Renewals.

FILING NUMBER

TRVD-125227573

COMPANY

DELOS INSURANCE COMPANY (FKA SIRIUS AMERICA INSURANCE COMPANY)

files to adopt initial rates and rules(Current ISO loss costs and an LCM of 1.60) for their new Commercial Trucking Liability (Commercial Auto) program.
Effective Date September 26, 2007.

FILING NUMBER

DLSN-125274212

COMPANY

EMPLOYERS REINSURANCE CORPORATION

FILING NUMBER

ERCA-125256710

files revised LCM (1.340) to apply to NCCI's 03-1-07 loss costs for their Workers' Compensation program. This is an effort to set ERC up as the base company in lieu of surcharged company. There is no rate impact associated with this filing.
Effective Date January 1, 2008.

LEAD COMPANY

EMPLOYERS REINSURANCE CORPORATION

FILING NUMBER

ERCA-125251156

Other Companies

Westport Insurance Corporation
North American Specialty Insurance Company
North American Elite Insurance Company

files revised LCM's for their multi-tier ISO Businessowners program. There is no rate impact associated with this filing.
Effective Date January 1, 2008.

COMPANY

FARMERS INSURANCE EXCHANGE

FILING NUMBER

FARM-125196584

files a rate filing for its Homeowners program. The Company files to modify its Claim Free Discount / Experience Rating Plan. The rate impact of the proposed change is an increase of 0.34%. The loss experience is broken down between weather and non-weather related claims.
Effective Date December 16, 2007.

COMPANY

FIRST COLONIAL INSURANCE COMPANY

FILING NUMBER

ALST-125272046

files rate review as required by Mississippi Regulation 2000-8 for their Credit Property Program. There is no rate impact associated with this filing.
Effective Date September 26, 2007.

LEAD COMPANY

GENERAL INSURANCE COMPANY OF AMERICA

FILING NUMBER

SAFA-125217881

Other Companies

Safeco Insurance Company of Illinois
Safeco Insurance Company of America

files revised rates and rules for their Personal Auto programs of Safeco Insurance Company of Illinois, Safeco Insurance Company of America and General Insurance Company of America. The overall rate level change is an increase of 6.30%.
Effective Date September 10, 2007.

COMPANY

FILING NUMBER

GRAMERCY INSURANCE COMPANY

PERR-125264650

files to introduce a new Commercial Auto Trucking Liability program. The Company adopts the currently approved ISO loss costs, rules and forms. The selected Loss Cost Multiplier is 1.290.

Effective Date September 18, 2007.

LEAD COMPANY

FILING NUMBER

GRANITE STATE INSURANCE COMPANY

AGNY-125178001

Other Companies

NEW HAMPSHIRE INSURANCE COMPANY

files an initial filing for its Agribusiness program. The company proposes adoption of AAIS rates, rules and forms.

Effective Date October 1, 2007.

COMPANY

FILING NUMBER

GREENWICH INSURANCE COMPANY

XLAM-125266037

files a revised rating plan for it's Environmental Liability program. The overall rate level change is an increase of 0.8%.

Effective Date January 1, 2008.

LEAD COMPANY

FILING NUMBER

HARTFORD CASUALTY INSURANCE COMPANY

HART-125240817

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property Insurance Company of Hartford

Trumbull Insurance Company

Twin City Fire Insurance Company

Hartford Fire Insurance Company

Hartford Accident & Indemnity Insurance Company

files revised rates for their Property Choice Commercial Multi-Peril program. The overall rate level change is an increase of 4.8%.

Effective Date January 1, 2008.

COMPANY

FILING NUMBER

INSURANCE SERVICES OFFICE

11632/11659/11631

files loss cost filing (FI 2007-RLC01) for their Financial Institutions Program along with the companion rule filings FI2007-RFI07/FI2007-ORU07/FI2007-OFR07 resulting in an overall decrease of -2.7%.

Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **11672/11671/11670**

files a loss cost filing (MS 2007-RSFLC) and rules (MS 2007-RSF07) for their Market Segments - Self Storage Facilities Risk Program (Commercial Package).
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY **11429**

files to decrease rates for its Homeowner program resulting in an overall 3.0% decrease. In this filing the company is proposing changes to base rates, the amount of Account Discount, the New Home Discount, and introduces a Claims History Rating variable.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY **11428**

files to decrease rates for its Dwelling Package 1 program resulting in an overall 4.3% decrease. In this filing the company is proposing changes to base rates, the amount of Account Discount, the New Home Discount, and introduces a Claims History Rating variable.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE COMPANY **11431**

files to increase rates for its Dwelling Package 0 program resulting in an overall 6.3% increase (tenants only). In this filing the company is proposing changes to base rates and adds two new endorsements. The new coverages provide insurance for other structures that are over 150 feet from the main dwelling.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
NATIONAL SECURITY FIRE & CASUALTY CO. **11377**

files initial rates, rules and forms for their Medalist Private Passenger Automobile Program.
Effective Date October 1, 2007.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-125276923**

files an initial filing for its Public Company Directors and Officers Liability program.
Effective Date September 25, 2007.

LEAD COMPANY

NATIONWIDE MUTUAL INSURANCE COMPANY

FILING NUMBER

NWPC-125280629

Other Companies

Nationwide Property & Casualty Insurance Company

files revised rates and rules for Nationwide Mutual and introduces rates and rules for Nationwide Property and Casualty for their Personal Automobile program. The overall rate level change is neutral with the largest increase being 15% and the largest decrease being 25%.

Effective Date March 15, 2008.

COMPANY

OLD GLORY INSURANCE COMPANY

FILING NUMBER

11645

files a rate/loss cost filing for their new Workers Compensation program. The company proposes adoption of NCCI loss costs and premium discounts (reference filing 8632 and 8826). A loss cost multiplier of 1.33 is calculated based on reasonable expense and profit and contingencies provisions. There is no rate impact as this is a new program.

Effective Date September 25, 2007.

COMPANY

OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER

LDRA-125257523

files a new program for Vehicle Service Contracts.

Effective Date November 1, 2007.

COMPANY

PENN MILLERS INSURANCE COMPANY

FILING NUMBER

PENM-125260927

files rates, rules and forms to introduce Employment Related Practices Liability insurance as a new, optional coverage part of their Solutions 2000 product. Rates, rules and forms are based on the consultation and advice of their reinsurer for the coverage, Hartford Steam Boiler Inspection and Insurance Company.

Effective Date October 1, 2007.

COMPANY

PMI MORTGAGE INSURANCE COMPANY

FILING NUMBER

PMGP-125273155

files revised rates and rules for their High Loan-to-Value Plans. There is no rate impact associated with this filing.

Effective Date September 26, 2007.

COMPANY

RLI INSURANCE COMPANY

FILING NUMBER

RLSC-125250084

files revised rates and rules for their @Home Business Program. The overall rate level effect is an increase of 1.7%.

Effective Date November 1, 2007 (New) January 1, 2008 (Renewal).

COMPANY **FILING NUMBER**
SOUTHERN UNITED FIRE INSURANCE CO. 11677

files rates and rules for their new Southern United Program Code M Private Passenger Automobile Program.

Effective Date October 9, 2007 new business and April 9, 2008 for renewals.

COMPANY **FILING NUMBER**
SOUTHERN UNITED FIRE INSURANCE CO. 11678

files revised rates and rules for their Southern United Program Code O Private Passenger Automobile Program resulting in an overall decrease of -0.03%.

Effective Date October 16, 2007 renewals.

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE AND MARINE INSURANCE COMPANY TRVD-125127739

Other Companies

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

files rates, rules, and forms for a new claims-made Product Liability program for medical device, pharmaceutical, and biotechnology companies.

Effective Date September 10, 2007.

LEAD COMPANY **FILING NUMBER**
ST. PAUL FIRE AND MARINE INSURANCE COMPANY TRVD-125266287

Other Companies

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

St. Paul Protective Insurance Company

files rates, rules and forms for their Cyber+ for Financial Institutions SM Program (Professional Errors & Omissions Liability). The Company files a Communications and Media Liability Protection coverage to their approved program.

Effective Date September 20, 2007.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY 11408

files an initial rate and rule filing for its Commercial Umbrella program.

Effective Date September 11, 2007.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY SAMM-125249879

files to introduce its Businessowners Exposure Grade Placement plan for its Businessowners Program.

Effective Date October 1, 2007 New and Renewals.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-125278029

files revised rates and rules to its Independent Auto Program. The overall rate level change is a decrease of 4.0%.

Effective Date November 12, 2007.

COMPANY

FILING NUMBER

STATE FARM MUTUAL AUTOMOBILE INS. CO.

SFMA-125277314

files revised rates and rules for their Independent Auto program. The overall rate level change is a decrease of 3.6%.

Effective Date November 12, 2007.

LEAD COMPANY

FILING NUMBER

THE TRAVELERS HOME AND MARINE INS. CO.

TRVA-125267266

Other Companies

Travelers Personal Security Insurance Company

files revised rates and rules for their Quantum Auto personal auto program. The proposed overall rate level change is a decrease of 0.5%.

Effective Date October 31, 2007 (New) November 30, 2007 (Renewal).

COMPANY

FILING NUMBER

TRUMBULL INSURANCE COMPANY

HART-125222288

files a new AARP rating plan for a Private Passenger Auto program. All existing policyholders in the AARP program currently written in Property Casualty Insurance Company will be renewed in the existing program. All new AARP policyholders will be written with Trumbull Insurance Company.

Effective Date November 2, 2007.

COMPANY

FILING NUMBER

U.S. SPECIALTY INSURANCE COMPANY

PERR-125264781

files rates, rules, and form for their Defective Title Bonds program.

Effective Date September 18, 2007.

COMPANY

FILING NUMBER

WESTPORT INSURANCE CORPORATION

ERCB-125260168

files a rate, rule and form filing for its Professional Advantage of Lawyers Program (OL-CM). This program is filed to replace the company's current Lawyers Customized Practice Coverage Program. There is no rate level impact.

Effective Date June 1, 2008.

NEW COMPANIES

Phoenix Indemnity Insurance Company licensed effective September 1, 2007.

COMPANY NAME CHANGES

Amicus Mutual Insurance Company changed their name to Stonetrust Commercial Insurance Company effective January 1, 2006.

Fireman's Fund Insurance Company of Wisconsin changed their name to AXIS Insurance Company effective September 1, 2005.

Mapfre Reinsurance Corporation changed their name to Mapfre Insurance Company effective May 23, 2007.

National Insurance Underwriters changed their name to Direct National Insurance Company effective November 30, 2005.

Progressive Halcyon Insurance Company changed their name to Progressive Direct Insurance Company effective March 13, 2006.

Residential Guaranty Company changed their name to PMI Insurance Company effective January 3, 2007.

REDOMESTICATIONS

Affirmative Insurance Company & Insura Property and Casualty Insurance Company changed their home office from Bedford Park, IL to Burr Ridge, IL effective September 13, 2006.

Commercial Insurance Company of Newark, NJ redomesticated from New Jersey to South Carolina effective January 1, 2006.