

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACCIDENT INSURANCE COMPANY INC.	PERR-125276442

files an initial filing for Commercial Auto line. Company files to adopt approved ISO reference filings for forms, rules and loss costs including CA-2007-BRLA1, CA-2006-RZRLC, CA-2006-BRLA1, and CA-2005-RLC01. A Loss Cost Modifier of 1.10 was selected based on lack of experience in this line. Their Loss Cost for Physical Damage is 1.735, and Liability is 1.634.
Effective Date October 25, 2007.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INS. SERVICES	AMAX-125286817

submits a rate/rule filing for their Homeowners Program. The filing includes revisions to territory definitions, rating information, and earthquake loss costs. While the filing represents a 160% increase in optional earthquake coverage, the overall effect on the Homeowners Program is an increase of 1.0%.
Effective Date March 1, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-125287031

files a rate/rule filing for their Mobile-Homeowners Program. The filing includes revisions to territory definitions, rating information, and earthquake loss costs. Earthquake losses are modeled using EQECAT's USQUAKE seismic catastrophe model. While the filing represents an increase in optional earthquake coverage, the dollar increase is so small that the effect on the Mobile Homeowners Program is 0.0%.
Effective Date March 1, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-125286649

submits a rate/rule filing for their Farmowners Program. The filing includes revisions to territory definitions for earthquake, rating information, and earthquake loss costs. There is no rate effect as there are no policyholders under the Farmowners Program.
Effective Date March 1, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ECONOMY INSURANCE COMPANY	SAFC-125290519

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

files to introduce three ISO General Liability classifications for which ISO does not provide loss costs.
Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-125279305**

files rates, rules and forms for a DP-1 and Vacant Dwelling Programs. This program is modeled after the program in its sister Company, American Modern Home Insurance Company. A major difference is the inclusion of windstorm and hail coverage in MS Coastal counties.

Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
AMERICAN HOME ASSURANCE COMPANY **AGNY-125297526**

files revised rates for their Psychoanalysts Professional Liability program. The overall rate level change is an increase of 3.0%.

Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL GENERAL INSURANCE CO. **ANPC-125230788**

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is 0.0%, ranging from -15.1% for Bodily Injury to +25.2% for Comprehensive coverage.

Effective Date November 9, 2007.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY AND CASUALTY CO. **ANPC-125230777**

files revised rates and rules for their Private Passenger Auto program. The overall rate level effect is 0.0%, ranging from -14.9% for Bodily Injury to +20.1% for Collision coverage.

Effective Date November 9, 2007.

COMPANY **FILING NUMBER**
AMERICAN SECURITY INSURANCE COMPANY **11218**

files revised forms for their approved GAP Asset Protection Program. The rate section has been revised, however, rates are the same as previously approved by the Department.

Effective Date November 26, 2007.

COMPANY **FILING NUMBER**
ARGONAUT GREAT CENTRAL INS. CO. **ARGN-125299947**

files revised rates and rules for their Great Protector Select BOP program. The overall rate level change is a decrease of 4.0%.

Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
ASSOCIATION CASUALTY INS. CO. **11727**

files a workers compensation revised lost cost multiplier of 1.231 effective 01/01/2008. The impact on rates would be an across the board decrease of 10.1%.

Effective Date January 1, 2008.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

Other Companies

Northern Insurance Company of New York

Maryland Casualty Company

American Zurich Insurance Company

files revised rates and rules for their Precision Premier, Precision America, Precision Specialty Contractors, and Specialty Auto (Commercial Auto) programs. The overall rate level change is an increase of 3.20%.

Effective Date January 15, 2008 (New) March 15, 20087 (Renewals).

FILING NUMBER

XURC-125299159

COMPANY

AXIS INSURANCE COMPANY

files rates, rules and forms for their new Commercial Excess Liability Program.

Effective Date October 17, 2007.

FILING NUMBER

REGU-125243667

COMPANY

AXIS INSURANCE COMPANY

files rates, rules, and forms for the FIS Fiduciary Liability program. The policy provides commercial liability coverage for directors, officers, trustees, employees, committee members, and insured organization, subsidiaries and sponsored plans.

Effective Date October 19, 2007.

FILING NUMBER

PERR-125265817

COMPANY

AXIS INSURANCE COMPANY

files rates, rules, and forms for their new Media/Pro Media Liability program. The program provides coverage for errors and omissions and libel/slander insurance coverage and a variety of coverage options to risks in the specialized media and film/entertainment insurance market.

Effective Date October 25, 2007.

FILING NUMBER

PERR-125250498

COMPANY

BEAZLEY INSURANCE COMPANY

files a filing proposing various changes to their wage and hour coverage within their employment practices liability program. There is no rate level effect.

Effective Date October 19, 2007.

FILING NUMBER

BEAZ-125296058

COMPANY

CAMICO MUTUAL INSURANCE

files revised rates and rules for their Accountants Professional Liability (OL-CM) program. The overall rate level change is a decrease of 10.5%.

Effective Date October 19, 2007.

FILING NUMBER

CAMC-125253858

COMPANY **FILING NUMBER**
CENTURION CASUALTY COMPANY **CRDT-125299586**

files rates, rules, and forms for new credit insurance products: Monthly Outstanding Balance Involuntary Unemployment Insurance and Monthly Outstanding Balance Family Leave Insurance.
Effective Date October 25, 2007.

COMPANY **FILING NUMBER**
CMG MORTGAGE INSURANCE COMPANY **PMGP-125295686**

files a rate revision for their Standard and A- rate programs resulting in a -0.01% rate adjustment.
Effective Date October 22, 2007 New Business.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-125301576**

files initial rates and rules for their new Contractual Liability / Auto GAP program.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
DELTA FIRE & CASUALTY INSURANCE COMPANY **11730**

files for a revised lost cost multiplier effective 01/01/2008. The impact on rates would be an across the board decrease of 10.2%.
Effective Date January 1, 2008.

LEAD COMPANY **FILING NUMBER**
EMCASCO INSURANCE COMPANY **EMCC-125308742**

Other Companies

Employers Mutual Casualty Company
Union Insurance Company of Providence

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 2.60%.
Effective Date December 15, 2007.

COMPANY **FILING NUMBER**
EMPIRE FIRE & MARINE INSURANCE COMPANY **ZURC-125126997**

files revised rates in their Homeowners program. The overall statewide rate impact is an increase of 28.7%.
Effective Date February 1, 2008 New and Renewal Business.

LEAD COMPANY
EMPLOYERS REINSURANCE CORPORATION

FILING NUMBER
ERCA-125286022

Other Companies

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

files a commercial crime rating plan for four companies in the Swiss Re Group using a company tiering approach. WIC and Employers Reinsurance will have LCM's of 1.821. North American Specialty Insurance Co. files LCM of 1.457 (20% less than WIC), and North American Elite Insurance Co. files LCM of 2.276 (25% greater than WIC). Effective Date January 1, 2008.

COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-125161982

files rates and forms for a joint Accident Death and Dismemberment benefits and a Travel benefits policy. The groups benefits will be chosen by the policyholder groups to create a policy for their members. Effective Date October 12, 2007.

COMPANY
FIDELITY & DEPOSIT COMPANY OF MARYLAND

FILING NUMBER
ZURC-125126791

files revised rates in their Homeowners program resulting in an overall statewide increase of 23.4%. Effective Date February 1, 2008, new and Renewal Business.

COMPANY
FIDELITY NATIONAL INSURANCE COMPANY

FILING NUMBER
PERR-125209991

files revised rates and rules for their Homeowners program. The overall proposed rate level change is an increase of 18.7%. Effective Date October 30, 2007.

LEAD COMPANY
GARRISON PROPERTY AND CASUALTY INS. CO.

FILING NUMBER
USAA-125251827

Other Companies

United Services Automobile Association
USAA Casualty Insurance Company
USAA General Indemnity Company

files a rate revision for their Private Passenger Auto program. The USAA Group expands their existing rating structure to 20 tiers. This produces a group overall state average increase of 0.7%. Effective Date November 5, 2007 New and December 9, 2007 Renewal Business.

COMPANY **FILING NUMBER**
GEICO INDEMNITY COMPANY **GECC-125283923**

files revised rules for their Motorcycle program. There is no rate impact associated with this filing.

Effective Date October 30, 2007.

COMPANY **FILING NUMBER**
GEORGIA CASUALTY & SURETY COMPANY **11729**

files for a revised lost cost multiplier effective 01/01/2008. The impact on rates would be an across the board decrease of 10.1%.

Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
GREAT AMERICAN INS. CO. OF NEW YORK **10955**

files initial rates, rules and forms for their USAA Homebuilders Risk Program (Commercial Property).

Effective Date October 17, 2007.

LEAD COMPANY **FILING NUMBER**
GREENWICH INSURANCE COMPANY **XLAM-125275914**

Other Companies

XL Insurance America, Inc.

XL Specialty Insurance Co.

files a rate, rule, and form filing for its workers compensation program. The filing adds a multi-tier rating program incorporating three affiliated companies. The filing proposes the continued use of the most current NCCI loss costs and rating plans (3/1/07) with LCMs of 1.654 for Greenwich Insurance Company (GIC), 1.379 for XL Specialty Insurance Company (XSI), and 1.103 for XL Insurance America (XIA). This constitutes a 0.0% change for GIC, a 2.1% increase for XSI, and a new filing for XIA.

Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
GUIDEONE SPECIALTY MUTUAL INS. **ARAG-125201284**

files rates, rules and forms for several new endorsements to its Ultimate Legal Plan (Other Lines of Business).

Effective Date October 3, 2007.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **11712**

files a revised loss cost filing for their Homeowners Program resulting in an overall decrease of -7.1%.

Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **10949**

files rates, rules and forms for a new Mortgage Protection Plan - Forced Placed Dwelling program.

Effective Date October 12, 2007.

LEAD COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-125255083**

Other Companies

Markel Insurance Company

files rate, rule, and form filing for a Miscellaneous Professional Liability under their Commercial General Liability program. The filing adds additional business classes in the rating program for health-related specialties.

Effective Date October 12, 2007.

COMPANY **FILING NUMBER**
METROPOLITAN DIRECT PROPERTY & CASUALTY INS. **METX-125274335**

files revised rates and rules for their Private Passenger Auto Program. There is no rate impact on current policyholders.

Effective Date October 31, 2007 (New) December 10, 2007 (Renewal).

COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY & CASUALTY INS. CO. **METX-125273811**

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 3.0%.

Effective Date October 31, 2007 (New) December 10, 2007 (Renewal).

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **11813**

files a revision to their current Workers Comp program loss cost multiplier. The proposed change in multiplier from 1.34 to 1.23.

Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **11711**

files revised rate/loss cost for their Fire and Allied Lines program resulting in an overall decrease of -7.1%.

Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **12012/12013/12010**

files loss cost (MS 2007-RSFLC) for Market Segments - Self Storage Facilities along with the companion Rules (MS 2007-RSF07 and Forms (MS 2007-OSF07).

Effective Date May 1, 2008.

COMPANY

NATIONAL SPECIALTY INSURANCE COMPANY

FILING NUMBER

STNA-125269029

files rates, rules, and forms for its Directors and Officers and Private Company Liability program.

Effective Date October 19, 2007.

LEAD COMPANY

NATIONWIDE MUTUAL INSURANCE COMPANY

FILING NUMBER

NWPC-125227541

Other Companies

Nationwide Property and Casualty Company

files revised rates and rules for their Homeowner program. The overall proposed rate level change is an increase of 14.80%.

Effective Date January 15, 2008.

COMPANY

NIPPONKOA INSURANCE COMPANY LTD

FILING NUMBER

TRVD-125286736

files revised rates for their Owner and Contractors Protective Liability and Railroad Protective Liability programs. The overall rate level effect is neutral.

Effective Date November 1, 2007.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

NVAC-125281477

submits a rate, rule, and form filing for its Commercial Umbrella program. The filing does not include a proposed change in base rates, but rather submits several rules changes and several new optional endorsements.

Effective Date October 4, 2007.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

NVAC-125280684

submits a rate, rule, and form filing for its CP LCM Hosp EQ FL (Commercial Property) program. The filing proposes a change in the LCM to be applied to the loss costs implemented by ISO from 1.361 to 1.497 (constituting a 10% rate level increase). The company is also adding 2 new optional coverage endorsements. The Company does not have any policyholders at this time, so there is no rate effect.

Effective Date October 4, 2007.

COMPANY

NOVA CASUALTY COMPANY

FILING NUMBER

NVAC-125281308

files a rate, rule, and form filing for its Commercial General Liability program. The filing proposes a change in the LCM to be applied to the loss costs purveyed by ISO from 1.206 to 1.532 (constituting a 27% rate level increase) as well as rule changes and optional endorsements. The company is adding 2 new optional coverage endorsements. The Company does not have any policyholders at this time, so there is no rate effect.

Effective Date October 4, 2007.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDDX-125258839**

files rates, rules and forms for a new product to provide Difference in Conditions coverage for Side A of their Directors and Officers coverage.
Effective Date October 19, 2007.

COMPANY **FILING NUMBER**
OMNI INDEMNITY COMPANY **OMNI-125272990**

files initial rates, rules and forms for a Private Passenger Auto program .
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
PENNSYLVIA NATIONAL MUTUAL CASUALTY INS. CO. **11363**

files revised rates and rules for their Surety Bonds Program resulting in an overall decrease of -16%.
Effective Date October 12, 2007.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **SAFA-125244182**

files revised rates and rules for their Homeowners program. The statewide overall rate increase is 3.3%.
Effective Date November 1, 2007, New and December 11, 2007, Renewals.

COMPANY **FILING NUMBER**
SCOTTSDALE INDEMNITY COMPANY **SCTT-125274094**

files a new Excess Directors and Officers Liability program.
Effective Date October 19, 2007.

COMPANY **FILING NUMBER**
SECURIAN CASUALTY COMPANY **CHER-125273604**

files a new creditor placed auto physical damage program.
Effective Date October 12, 2007.

COMPANY **FILING NUMBER**
SECURIAN CASUALTY COMPANY **CHER-125273604**

files rates, rules, and forms for their initial Collateral Protection (CPI) program. The program is a Creditor Placed Auto Insurance product.
Effective Date October 25, 2007.

COMPANY **FILING NUMBER**
SHELTER MUTUAL INSURANCE COMPANY **SHEL-125268929**

files revised rates and rules for their Personal Umbrella policy. The overall rate level change is an increase of 16.1%.
Effective Date October 26, 2007.

COMPANY **FILING NUMBER**
SOUTHERN UNITED FIRE INSURANCE COMPANY **AMCN-125254616**

files rules and endorsements for a new Sexual and/or Physical Abuse coverage under their commercial general liability program.
Effective Date October 12, 2007.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-125301956**

files initial rate/loss cost filing for their Commercial General Liability program.
Effective Date October 19, 2007.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-125302066**

files initial rate/loss cost filing for their Commercial Property program.
Effective Date October 19, 2007.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-125302320**

files initial Rate/loss cost filing for their Commercial Automobile program.
Effective Date October 19, 2007.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-125314361**

files initial rates/ loss costs and rules for their new Commercial Crime program.
Effective Date October 30, 2007.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-125314348**

files initial rates, rules for their Commercial Inland Marine program.
Effective Date October 30, 2007.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-125314156**

files initial rate/loss cost filing for their Workers Compensation program. The company is adopting NCCI's 2007 loss costs with an LCM of 1.470.
Effective Date November 1, 2007.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-125283889**

Other Companies

State Automobile Mutual Insurance Company

files rates and rules to introduce their Commercial Property Exposure Grade Plan. The overall rate change is a decrease of 1.40%.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY, INC. **STNA-125273611**
files rates, rules and forms for its new Cotton Package Commercial Property program.
Effective Date October 19, 2007.

COMPANY **FILING NUMBER**
STONEBRIDGE CASUALTY INSURANCE COMPANY **YTYC-125281164**
files new rates for their Vehicle Service Contract program. The overall changes reflect a
neutral change in rates.
Effective Date October 12, 2007.

COMPANY **FILING NUMBER**
SUA INSURANCE COMPANY **PERR-125288401**
files revised rates / loss costs and an LCM of 1.036 for their Commercial Auto program.
The overall rate level change is an increase of 3.6%.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
SURETY & FIDELITY ASSOC. OF AMERICA **11925/11926/11928**
files a loss cost filing (MS-FLC-10) for their Financial Institution Bond Standard Form
25, along with rules (MS-FM-15) and forms (SFAA-F-265).
Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
TNUS INSURANCE COMPANY **11703**
files new rates, rules and forms for their Commercial Umbrella Program.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
TOKIO MARINE AND NICHIDO FIRE INS. CO. **11702**
files new rates, rules and forms for their Commercial Umbrella Program providing new
limit options for the insureds.
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
TRANSGUARD INSURANCE CO. OF AMERICA **TRAX-125283986**
files to adopt NCCI's 2007 loss costs and an LCM of 1.50 for its Workers Compensation
program. The overall rate level change is an increase of 10.3%.
Effective Date October 19, 2007.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY & SURETY CO. OF AMERICA **TRVE-125298424**
files revised rates for their Employment Practices Liability program. The overall rate
level change is a decrease of 10.0%.
Effective Date December 1, 2007.

LEAD COMPANY

TRAVELERS CASUALTY AND SURETY COMPANY

FILING NUMBER

TRVE-125311917

Other Companies

Travelers Casualty and Surety Company of America

St. Paul Fire and Marine Insurance Company

St. Paul Mercury Insurance Company

St. Paul Guardian Insurance Company

Seaboard Surety Company

United States Fidelity and Guaranty Company

Fidelity and Guaranty Insurance Underwriters, Inc.

Fidelity and Guaranty Insurance Company

files revised rates to their Surety Loss Cost Rate Manual. The overall purposed rate change is an increase of 0.1%.

Effective Date November 2, 2007 (New) February 4, 2008 (Renewal).

LEAD COMPANY

TRAVELERS HOME AND MARINE INS. CO.

FILING NUMBER

TRVA-125283199

Other Companies

Travelers Personal Security Insurance Company

files its proprietary tiering system for their Homeowners program. There is no rate impact associated with this filing.

Effective Date December 16, 2007.

COMPANY

TRIAD GUARANTY INSURANCE CORPORATION

FILING NUMBER

TRAD-125302284

files a revised rate structure for its Mortgage Guaranty program. There is no rate impact associated with this filing.

Effective Date October 26, 2007.

LEAD COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

FILING NUMBER

USPX-125264722

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

files revised rates and rules for their Personal Umbrella program. The overall rate level impact is an increase of 10.0%.

Effective Date December 1, 2007.

NEW COMPANIES

Guardian National Title Insurance Company was licensed to do business effective October 1, 2007.

Louisiana Retailers Mutual Insurance Company was licensed to do business effective October 1, 2007.

Milbank Insurance Company was licensed to do business effective October 1, 2007.

Southwest Marine and General Insurance Company was licensed to do business effective October 1, 2007.

Unitrin Direct Property & Casualty Company was licensed to do business effective October 1, 2007.

COMPANY NAME CHANGE

Royal Indemnity Company changed their name to Arrowood Indemnity Company effective September 15, 2007.

REDOMESTICATION

First Acceptance Insurance Company, Inc. was redomesticated from Tennessee to Texas effective November 20, 2006.

MERGER

Coregis Insurance Company merged into Westport Insurance Corporation effective March 30, 2007.