

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AIG PREMIER INSURANCE COMPANY</u>	<u>APCG-125324906</u>
files a rate/rule and form under its AIG Private Client Group Personal Group Excess Liability Insurance program (Other Liability). The plan would enable employers or sponsoring organizations to offer high limits of personal liability coverage to key employees. It provides higher limits than available on a typical individual policy. Effective Date November 19, 2007.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALFA GENERAL INSURANCE CORPORATION</u>	<u>10670</u>
files revised rates and rules for their Dwelling Protection Program resulting in an increase of 25.0%. Effective Date December 1, 2007 (New) December 15, 2007 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALFA GENERAL INSURANCE CORPORATION</u>	<u>10671</u>
files revised rates and rules for their Standard Homeowner Program resulting in an increase of 24.0%. Effective Date December 1, 2007 (New) December 15, 2007 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALFA INSURANCE CORPORATION</u>	<u>10669</u>
files revised rates and rules for their Tenant Dwelling Homeowner Program resulting in an increase of 25.0%. Effective Date December 1, 2007 (New) December 15, 2007 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALFA INSURANCE CORPORATION</u>	<u>10673</u>
files revised rates and rules for their Preferred Homeowners Program resulting in a increase of 24.0%. Effective Date December 1, 2007 (New) December 15, 2007 (Renewal).	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ALTERNATIVE INSURANCE COMPANY</u>	<u>AMLX-125322911</u>
files a rate/rule and form filing for its Forestry, Wholesale Distributors, and Agricultural Operations program (Other Liability). The filing limits the coverage available provided by the Logging and Lumbering Operations Endorsement with a reduction in premium for the restrictive coverage. Effective Date December 1, 2007.	

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

Other Companies

ASSOCIATED INDEMNITY CORPORATION

FIREMAN'S FUND INSURANCE COMPANY

NATIONAL SURETY CORPORATION

THE AMERICAN INSURANCE COMPANY

files rates, rules and forms for its new optional coverage endorsements for its Commercial Multiple Peril program. The endorsement will cover insureds for loss of income when covered events at suppliers or other companies that the insured relies upon financially damage the insured.

Effective Date November 6, 2007.

FILING NUMBER

FFDC-125315275

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

Other Companies

Associated Indemnity Corporation

Fireman's Fund Insurance Company

National Surety Corporation

The American Insurance Company

files rates, rules, and forms under its Businessowners CMP Liability program . Company files a sexual misconduct exclusion, coverage endorsements, and a new salon and day spa optional endorsement using the number of operators as exposure base instead of revenues.

Effective Date December 1, 2007.

FILING NUMBER

FFDC-125342299

COMPANY

AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA ASPX-125345808

files rates, rules, and forms for a voluntary, point of sale Collateral Plus program to insure autos and other eligible vehicles submitted as loan collateral.

Effective Date December 31, 2007.

FILING NUMBER

COMPANY

AMERICAN MERCURY INSURANCE COMPANY

files a new Contractual Liability Insurance for Vehicle Protection Contracts filing. The program plans cover new and used vehicles with rates varying by term and vehicle price.

Effective Date November 9, 2007.

FILING NUMBER

12016

COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

files their initial filing for their Motorcycle program in Mississippi.

Effective Date February 1, 2008.

FILING NUMBER

ASPX-125311540

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-125307289

Other Companies

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY & SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

files a new Mortgage Bankers Select Bond program for the needs of the mortgage banking industry. The program uses SAA basic loss costs and adds optional coverages. The company applies their currently filed loss cost multiplier of 1.409 to the loss costs to develop their proposed rates.

Effective Date November 6, 2007.

COMPANY

BEAZLEY INSURANCE COMPANY

FILING NUMBER

BEAZ-125232772

files rates, rules and forms for new optional coverage endorsements for its AFB Technology and Professional Liability program and make various rate/rule corrections.

Effective Date November 6, 2007.

LEAD COMPANY

BITUMINOUS CASUALTY CORPORATION

FILING NUMBER

LDRX-125335713

Other Companies

Bituminous Fire and Marine Insurance Company

files to adopt ISO's GL-2007-BGL1 loss costs with a revised multiplier. The overall rate level change is a decrease of 8.4%.

Effective Date May 1, 2008.

COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-125309989

files rates, rules and forms for its Workers Compensation program. The Company is adding new deductible options and will not change its loss costs or loss cost multiplier. The filing will have no rate effect.

Effective Date January 1, 2008.

LEAD COMPANY

CONTINENTAL CASUALTY COMPANY

FILING NUMBER

CNAC-125295471

Other Companies

Continental Insurance Company

files new, optional forms and a revision to their experience rating plan in their Healthcare Facilities/Hospitals Professional Liability Program (Medical Malpractice). Changes have no rate level effect.

Effective Date November 19, 2007.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-125329689**

files rate/rule and forms for their initial Fiduciary Liability Solutions Program. The program provides coverage for fiduciaries (as defined by ERISA) against loss arising from the administration and management of employee benefit and pension plans. Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-125290617**

files a rules, rates and forms filing for their new Employment Practice Liability Solutions Program. The program provides coverage for claims by employees against their employer and fellow employees arising from employment practices disputes. Effective Date November 21, 2007.

LEAD COMPANY **FILING NUMBER**
CONTINENTAL WESTERN INSURANCE COMPANY **UNON-125330607**

Other Companies
Union Insurance Company
Acadia Insurance Company

files to adopt NCCI's 03-01-2007 loss costs and revise LCMs for their Workers' Compensation program. The overall rate level change is an increase of 3.30%. Effective Date December 1, 2007 (New) March 1, 2008 (Renewal).

LEAD COMPANY **FILING NUMBER**
CONTINENTAL WESTERN INSURANCE COMPANY **UNON-125329641**

Other Companies
Acadia Insurance Company
Union Insurance Company

files to adopt latest ISO Reference Loss Cost filings GL-2006-BGL1 and GL-2006-IALL1. Company will continue to use their filed Loss Cost Multiplier. The overall rate impact is an increase of 4.9%. Effective Date December 1, 2007.

LEAD COMPANY **FILING NUMBER**
CONTINENTAL WESTERN INSURANCE COMPANY **UNON-125325487**

Other Companies
Acadia Insurance Company
Union Insurance Company

files rates, rules, and forms for a Rural Telephone Program, a multi-line package program. Effective Date January 1, 2008.

LEAD COMPANY

CONTINENTAL WESTERN INSURANCE COMPANY

Other Companies

Acadia Insurance Company

Union Insurance Company

files to adopt latest ISO Reference Loss Cost for Commercial Auto. The Company will continue to use their filed Loss Cost Multiplier.

The overall rate impact is an increase of 3.1%.

Effective Date March 1, 2008.

FILING NUMBER

UNON-125329435

LEAD COMPANY

CONTINENTAL WESTERN INSURANCE COMPANY

Other Companies

Acadia Insurance Company

Union Insurance Company

files to adopt latest ISO Reference Loss Cost for their Commercial Burglary & Theft program. The company will continue to use their filed Loss Cost Multipliers. The overall rate impact for Fidelity is a decrease of 6.37% and for Burglary and Theft a decrease of 25%.

Effective Date December 1, 2007.

FILING NUMBER

UNON-125330433

COMPANY

DELOS INSURANCE COMPANY

files a rate, rule and form filing for its new Trucking Physical Damage and Non-Trucking Liability (Commercial Auto) program.

Effective Date November 6, 2007.

FILING NUMBER

DLSN-125299132

COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

files revised rates and rules for their Entertainment Program (Other Liability-Occurrence). The proposed overall rate level change is a decrease of 5.0%.

Effective Date December 1, 2007.

FILING NUMBER

ZURC-125309318

COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

files rates, rules and forms filing for their Commercial Automobile program. The Company is adopting ISI loss costs, and this filing will have a rate effect of +5.7%, including a 7.2% increase to liability rates and a 12.7% decrease to physical damage rates.

Effective Date January 1, 2008.

FILING NUMBER

ZURC-125294472

COMPANY

EMPLOYERS' FIRE INSURANCE COMPANY

FILING NUMBER

BEAC-125244605

files revised rates and rules for their @advantage 4-Tech PGL (Other Liability) program. The proposed rate level change is a decrease of 50.0%.
Effective Date November 15, 2007.

LEAD COMPANY

EMPLOYERS' FIRE INSURANCE COMPANY

FILING NUMBER

BEAC-125293709

Other Companies

OneBeacon America Insurance Company

files new rules and endorsements in their general liability package program for technology accounts.
Effective Date November 28, 2007.

COMPANY

EMPLOYERS INSURANCE COMPANY OF WAUSAU

FILING NUMBER

WAUS-125318005

files initial rates and rule for their new Surety program.
Effective Date December 1, 2007.

COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-125305354

files rates, rules, and forms for their Extended Warranty Policy Insurance program. The program provides extended warranty coverage for goods purchased using the credit or debit card of a financial institution.
Effective Date November 28, 2007.

COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-125304573

files rates, rules, and forms for their new Buyer Protection Policy Insurance program. The program covers damage and theft of goods purchased using the credit or debit card of a financial institution.
Effective Date November 28, 2007.

LEAD COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-125261191

Other Companies

Pacific Indemnity Company

Vigilant Insurance Company

files revised rates and rules for their Masterpiece (Homeowner portion) interline program. The overall rate level change is an increase of 10.6%.
Effective Date November 21, 2007.

COMPANY **FILING NUMBER**
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE **FDRE-125312036**
files revised rates for their Directors and Officers Liability for Rural Electric and Generations and Transmissions Cooperatives program. The overall rate level change is a decrease of 10.0%.
Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
FFVA MUTUAL INSURANCE COMPANY **FFVA-125333780**
files to adopt NCCI's 3/01/2007 loss costs with a revised LCM of 1.146 for an overall impact of -5.77%
Effective Date November 1, 2007.

COMPANY **FILING NUMBER**
FIRST COLONIAL INSURANCE COMPANY **ALST-125307543**
files rates, rules and forms for its new Contractual Liability program to cover Excess Wear and Tear.
Effective Date November 6, 2007.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **11300**
files new rates, rules and forms for their Homebuilders Risk Program (Commercial Property).
Effective Date November 19, 2007.

LEAD COMPANY **FILING NUMBER**
HANOVER AMERICAN INSURANCE COMPANY **HNVR-125338085**
Other Companies
The Hanover Insurance Company
Massachusetts Bay Insurance Company
files additional endorsements and pricing for use with their commercial package policies and monoline general liability policies. They include new rates for Liquor Liability and Hospitality E & O. The filing is rate neutral.
Effective Date December 1, 2007.

LEAD COMPANY **FILING NUMBER**
HANOVER AMERICAN INSURANCE COMPANY **HNVR-125336883**
Other Companies
The Hanover Insurance Company
Massachusetts Bay Insurance Company
files new rates, rules and broadening endorsements for Assisted Living and Nursing Home Properties, Medical Facilities, and Hospitality Properties under the Commercial Fire program.
Effective Date December 1, 2007.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-125240817

Other Companies

Hartford Insurance Company of the Midwest
Hartford Underwriters Insurance Company
Property and Casualty Insurance Company of Hartford
Trumbull Insurance Company
Twin City Fire Insurance Company
Hartford Fire Insurance Company
Hartford Accident and Indemnity Company

files revised rates and rules for its Property Choice Commercial Multi-Peril program. The estimated impact of the proposed changes range by company from -2.6% to +6.8% Effective Date January 1, 2008.

COMPANY

HARTFORD FIRE INSURANCE COMPANY

FILING NUMBER

11938

files rates, rules and forms for their new Fidelity - Financial Institution Bond and Computer Crime Program.
Effective Date November 5, 2007.

LEAD COMPANY

HARTFORD UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

HART-125300338

Other Companies

Property and Casualty Insurance Company of Hartford
Trumbull Insurance Company

files rates and rules for their AARP Personal Umbrella and Excess program. The filing will result in a rate increase of 17.2% for Umbrella coverage.
Effective Date December 4, 2007.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

11954

files a revision to their Commercial Crime Loss Costs for MS resulting in an overall decrease of -6.2%.
Effective Date June 1, 2008.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

12024

files a loss cost filing for their Businessowners Program (CMP) resulting in an overall decrease of -4.9%.
Effective Date August 1, 2008.

COMPANY

NATIONAL GENERAL INSURANCE COMPANY

FILING NUMBER

GMMX-125316198

files revised rates and rules for their GMAC Auto program resulting in 0% change.
Effective Date December 2, 2007 (New) February 12, 2008 (Renewal).

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-125327911**

files rates, rules and forms for new Not-For-Profit D&O program.
Effective Date November 21, 2007.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWPC-125313343**

files a rate revision for its Personal Umbrella and Excess program. The total effect of the revision is a 5.3% rate increase.
Effective Date March 15, 2008 New and Renewals.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE PROPERTY AND CASUALTY INS. CO. **NWCM-125344481**

Other Companies

Nationwide Mutual Fire Insurance Company

Nationwide Mutual Insurance Company

files to revise the rates for its Businessowners policies. The overall rate change is a decrease of -7%.

Effective Date March 15, 2008.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE AND CASUALTY CO. OF NC **OCCD-125320955**

files rates and rules for its new Commercial Auto-Non Trucking program.
Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-125274373**

files a rate, rule and form filing for its Adopt AAIS' Personal Umbrella Program (Other Liability-Occurrence). The filing proposes to adopt forms and endorsements promulgated by AAIS and a revision to the rating program.

Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE COMPANY **PHLX-125333166**

files initial rates, rules and forms for its Veterinarians Professional Liability program. The program is available on a monoline or package basis.

Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
PREFERRED PROFESSIONAL INSURANCE COMPANY **PERR-125325355**

files to adopt ISO's latest loss cost filing and revise their current LCM for their Commercial Automobile program. The overall rate level change is a decrease of 12.70%.

Effective Date November 19, 2007.

COMPANY **FILING NUMBER**
PREFERRED PROFESSIONAL INSURANCE COMPANY **PERR-125339659**

files revised rates/ loss cost multiplier for its Workers' Compensation program. The overall proposed rate level change is a decrease of 18.2%
Effective Date November 29, 2007.

COMPANY **FILING NUMBER**
PROGRESSIVE CASUALTY INSURANCE COMPANY **PRGS-125319551**

files revisions to their recent Bond filing to remove some unintended consequences to policyholder premium. The overall rate change is a decrease of 6.0%.
Effective Date November 9, 2007.

LEAD COMPANY **FILING NUMBER**
REPUBLIC FIRE AND CASUALTY COMPANY **TRGR-125330142**

Other Companies
Southern Insurance Company
Republic Underwriters Insurance Company

files initial rates and rules for their new Homeowners Association Commercial Package program.
Effective Date January 1, 2008.

LEAD COMPANY **FILING NUMBER**
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY **TRGR-125330143**

Other Companies
Southern Insurance Company
Republic Underwriters Insurance Company

files revised rates/loss costs for their Commercial Property program. The overall rate level change is a 24.8% decrease.
Effective Date December 1, 2007.

LEAD COMPANY **FILING NUMBER**
REPUBLIC FIRE AND CASUALTY INSURANCE COMPANY **TRGR-125330144**

Other Companies
Southern Insurance Company
Republic Underwriters Insurance Company

files revised rates/loss costs for their Commercial General Liability program. The overall rate change is a decrease of 24.50%.
Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-125315609**

files revised rates for Reduced Documentation Loans Mortgage Guaranty Program. The overall rate level change is an increase of .53%.
Effective Date December 10, 2007.

COMPANY **FILING NUMBER**
SAFEMART INSURANCE COMPANY **PERR-125295231**

files rates, rules and forms for their Private Passenger Automobile program. This filing will have a rate effect of -1.4%, composed primarily of a 4.2% decrease to bodily injury and a 1.4% decrease to physical damage rates. These rate changes were selected far below the indicated changes of +34% for liability and +17.2% for physical damage. Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY **STNA-125315856**

files initial rates and rules for their new Transportation and Livery Commercial Property program
Effective Date November 29, 2007.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY **REGU-125343507**

files revised rates/loss cost multiplier for their Commercial Auto program. The proposed overall rate level change is a decrease of 17.2%.
Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY **REGU-125343319**

files revised rates/loss cost multiplier for their General Liability program. The overall proposed rate level change is a decrease of 16.5%.
Effective Date December 1, 2007.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY, INC. **REGU-125343480**

files revised rate/loss cost multiplier for their Commercial Property program. The proposed overall rate level change is a decrease of 13.6%.
Effective Date December 1, 2007.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INSURANCE COMPANY **TRVA-125281846**

Other Companies
Travelers Personal Security Insurance Company
files rates, rules, and forms for their new Quantum Homeowners and Quantum High Value Homeowners programs. The new programs will be written in two new writing companies.
Effective Date December 16, 2007.

COMPANY

FILING NUMBER

VIRGINIA SURETY COMPANY, INC.

11710

files rates for a vehicle service mechanical repair program to be introduced nationwide-CarMax Private Label.

Effective Date November 29, 2007.

LEAD COMPANY

FILING NUMBER

WAUSAU UNDERWRITERS INSURANCE COMPANY

WAUS-125289490

Other Companies

Employers Insurance Company of Wausau

Wausau Business Insurance Company

files revised rate/loss cost for their Commercial General Liability program. The overall rate level change is a decrease of 11.30%.

Effective Date December 1, 2007.

LEAD COMPANY

FILING NUMBER

WAUSAU UNDERWRITERS INSURANCE COMPANY

WAUS-125289490

Other Companies

Employers Insurance Company of Wausau

Wausau Business Insurance Company

files revised rates and rules for their Commercial General Liability program. The proposed rate level change is a decrease of 11.30%.

Effective Date February 1, 2008.

COMPANY

FILING NUMBER

XL SPECIALTY INSURANCE COMPANY

XLAM-125331947

files revised rates and rules for their Professional Errors and Omissions Liability program. The overall rate level effect is a decrease of 8.2%.

Effective Date January 1, 2008.

NEW COMPANY

Allied World National Assurance Company received their license to do business effective October 1, 2007.

NAME CHANGES

Progressive Home Insurance Company changed their name to Progressive Advanced Insurance Company effective May 19, 2006.

REDOMESTICATIONS

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