

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

COMPANY

FILING NUMBER

AIPSO

APST-125346139

files a filing on behalf of the subscribers to the Mississippi Automobile Insurance Plan proposing to accept new ISO loss costs and file new loss cost multipliers in their Commercial Auto coverage, with a proposed rate level effect of +11.6%.
Effective Date February 1, 2008 (NB), March 1, 2008 (Renewal).

COMPANY

FILING NUMBER

BANCINSURE, INC.

BNCI-125322713

files a rate filing for its Commercial Property program. The company proposes the adoption of MSRB LC-2007-01 loss costs without changes to its loss cost multiplier. The estimated impact of the change is -0.3%.
Effective Date January 1, 2008.

COMPANY

FILING NUMBER

CATERPILLAR INSURANCE COMPANY

CTRP-125324612

files a revision to the rating plan for their Contractual Liability Insurance Policy backing Equipment Service Contracts on Caterpillar Equipment. The change affects future contracts only.
Effective Date January 1, 2008, New.

COMPANY

FILING NUMBER

ELECTRIC INSURANCE COMPANY

ELEC-125344745

files rates and rules for their new Surety bond program.
Effective Date January 1, 2008.

LEAD COMPANY

FILING NUMBER

EMPLOYERS REINSURANCE CORPORATION

ERCA-125350812

Other Companies

Westport Insurance Corporation

North American Elite Insurance Company

North American Specialty Insurance Company

files to add two new affiliates, North American Specialty Ins. Co. (NAS) and North American Elite Ins. Co. (NAE) to their multi-tier Commercial Output Program.

Effective Date January 1, 2008.

COMPANY

FILING NUMBER

FARMERS INSURANCE EXCHANGE

FARM-125319128

files revised rates and rules for their Private Passenger Automobile program. The overall proposed rate level change is an increase of 2.5%.
Effective Date February 1, 2008.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

files revised rates and rules for their Guide A Rate Plan (Commercial General Liability).

The proposed rate level change is a decrease of 0.10%.

Effective Date December 19, 2007.

FILING NUMBER

FEMC-125361041

COMPANY

GENWORTH MORTGAGE INSURANCE CORPORATION

files rates for their Lender-Paid Bulk Mortgage Insurance Program.

Effective Date December 21, 2007.

FILING NUMBER

12158

COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

files revised rates and rules for their Private Passenger Automobile program. The proposed overall rate level change is a decrease of 3.4%.

Effective Date January 1, 2008 (New) February 1, 2008 (Renewal).

FILING NUMBER

GDEB-125332981

COMPANY

INSURANCE SERVICES OFFICE

files new loss costs (MS 2007-RADLC), rules (MS 2007-RABDC) and forms (MS 2007-OABDC) for their Market Segments Program: Apartment Building Owners and Dry Cleaning and Laundry Facilities (CMP Liability and Non-Liability).

Effective Date August 1, 2008.

FILING NUMBER

12100/12101/12102

LEAD COMPANY

LIBERTY MUTUAL INSURANCE COMPANY

Other Companies

First Liberty Insurance Corporation

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

Liberty Insurance Corporation

files a rule and an optional Commercial Property Enhancement Endorsement under its Commercial Property program.

Effective Date January 1, 2008 New and Renewals.

FILING NUMBER

LMUG-125348869

COMPANY

MERASTAR INSURANCE COMPANY

files revised rates for their Homeowners Program resulting in an overall decrease of -0.2%.

Effective Date February 1, 2008.

FILING NUMBER

11933

COMPANY **FILING NUMBER**
MERITPLAN INSURANCE COMPANY **BALB-125353216**

files rates, rules, and forms for their new Lender's Collateral Protection Program (Commercial Auto Physical Damage).
Effective Date December 20, 2007.

COMPANY **FILING NUMBER**
MIC GENERAL INSURANCE CORPORATION **MICGEN-10-2007-R**

files new rates for their VehicleOne and Warranty Work VSC forms. The Company proposes an increase in the rates based on inflation effects on expected losses under the forms. The overall 7.5% increase is based on the inflation effects, as well as competitor comparison and actuarial indications, according to the Company.
Effective Date December 13, 2007.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CO. **GMAX-125351747**

files to modify their GMAC Vehicle Service Contract program. There is no rate impact associated with this filing.
Effective Date December 11, 2007.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CO. **GMAX-125351600**

files revised rates for their GMAC Vehicle Service Contract program. There is no rate impact associated with this filing.
Effective Date December 11, 2007.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **12173**

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

COMPANY **FILING NUMBER**
NATIONAL FARMERS UNION PROP. & CASUALTY CO. **QBEC-125350869**

files to add Cyber Liability to their Rural Utilities Insurance Plan and include a minimum premium of \$750 for Active Rural Services Areas for Cellular Coverage.
Effective Date December 28, 2007, New Business and Renewals.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-125330170**

files rates, rules, and forms for an Employment Practices Liability Insurance program.
Effective Date December 11, 2007.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY STNA-125332177
files rates, rules and forms for an Employee Benefit Plan Fiduciary Insurance Program.
Effective Date December 11, 2007.

LEAD COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY TRVD-125351056
Other Companies
The Travelers Indemnity Company
The Charter Oak Fire Insurance Company
The Travelers Indemnity Company of Connecticut
The Travelers Indemnity Company of America
The Phoenix Insurance Company
Travelers Property Casualty Company of America

files to adopt ISO's most recent Commercial General Liability loss costs and revised LCM's for their Omni II Program. The overall proposed rate level change is a decrease of 21.8%.
Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
OHIO INDEMNITY COMPANY HNDY-125323877
files rates, rules, and forms for a new Service Contract Reimbursement program.
Effective Date December 11, 2007.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY LDRA-125352209
files initial rates and rules for their new Contractual Liability program designed for the pre-owned automobile warranty market.
Effective Date December 17, 2007.

COMPANY **FILING NUMBER**
ONEBEACON INSURANCE COMPANY BEAC-125312208
files revised rates and rules for their Agripolicy Program. The company is introducing a size of premium discount that will result in a overall decrease in premium of 7.0%.
Effective Date December 11, 2007.

COMPANY **FILING NUMBER**
RADIAN GUARANTY, INC. 12082
files rates for their Mortgage Guaranty Insurance Program.
Effective Date December 11, 2007.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-125354338**

files new rates and rules for their Mortgage Guaranty program. The overall rate level change is an increase of 1.16%.
Effective Date December 17, 2007.

LEAD COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **SAFX-125349741**

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

files to revise Safeco's Loss Cost Multipliers by company resulting in a group rate increase of 4.1% for its Commercial General Liability program. They are introducing new LCM's to distinguish Monoline Contractors from other Monoline classes.
Effective Date January 10, 2008 New and Renewals.

COMPANY **FILING NUMBER**
SOUTHERN INSURANCE COMPANY **TRGR-125342883**

files revised rates for their Dwelling Program resulting in an overall decrease of -10%.
Effective Date January 15, 2008.

COMPANY **FILING NUMBER**
UNION NATIONAL FIRE INSURANCE COMPANY **UUI-125276019**

files a rate/rule and form for its Ex-Wind Contents and Endorsements (Fire and Allied Lines) coverage. The filing proposes to add the Personal Property Special Limits endorsement available with Contents coverage to the Ex-Wind Contents coverage.
Effective Date January 1, 2008.

COMPANY **FILING NUMBER**
UNITED AUTOMOBILE INSURANCE COMPANY **PERR-125368622**

files changes to their private passenger auto program that includes territorial and driver class factor relativities and model year factors. The overall rate level change is a decrease of 4.6% statewide.
Effective Date December 31, 2007, New Business and January 21, 2008, Renewals.

COMPANY **FILING NUMBER**
WESTCHESTER FIRE INSURANCE COMPANY **ACEH-125359584**

files to introduce new, optional endorsements and revise the loss cost multiplier for Financial Institution Bond, Standard Form No. 15. There are no current policies in the program, therefore, no rate effect with this filing.
Effective Date December 20, 2007.

COMPANY

FILING NUMBER

WESTERN SURETY

12111

files new rates and rules for their Notary & Notary Errors and Omissions Liability Program.

Effective Date January 1, 2008.

LEAD COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE CO. OF ILLINOIS

ZURC-125363471

Other Companies

Zurich American Insurance Company

American Zurich Insurance Company

American Guarantee and Liability Insurance

files rates, rules and forms for a Municipal Risks program (Commercial General Liability). They introduce 6 new endorsements related to municipal risks.

Effective Date January 1, 2008.

NEW COMPANIES

Firemen's Insurance Company of Washington, D.C. licensed to write business effective December 1, 2007.

Pre-Paid Legal Casualty, Inc. licensed to write business effective December 1, 2007.

COMPANY NAME CHANGE

Ulico Casualty Company changed their name to ULLICO Casualty Company effective November 17, 2006.