

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
February 2008**

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	PERR-125206693

files to revise rates, rules and forms for their Computer and Technology Products and Services Professional Liability program. There is no overall rate impact associated with these changes.
Effective Date February 19, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH-125440213

Other Companies
Westchester Fire Insurance Company

files new Limits of insurance above 25 million for its Directors and Officers Liability Program.
Effective Date February 22, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACIG INSURANCE COMPANY	03012008LCMS

files revised Workers Comp rates for a 6.25% decrease. Specifically they are adopting the 03/01/08 NCCI loss costs and revising their Loss Cost Multiplier from 1.23 to 1.21.
Effective Date March 1, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AEGIS SECURITY INSURANCE COMPANY	AEGS-125433930

files revised rates for their Personal Property Dwelling program. The overall rate level change is a decrease of 20.0%.
Effective Date March 1, 2008 (New) May1, 2008 (Renewal).

<u>COMPANY</u>	<u>FILING NUMBER</u>
AEGIS SECURITY INSURANCE COMPANY	AEGS-125363412

files rate revision that results in a rate reduction of 20% for their Mobile Home program.
Effective Date March 1, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALFA GENERAL INSURANCE CORPORATION	ALFA-125453504

files new Amounts of Insurance Factors and deductible relativities for the standard homeowners program. These new factors are for homes valued between 750K and 1.5 million. There is no premium effect.
Effective Date February 22, 2008.

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-125453497

files revised amount of insurance and deductible relativities for the tenant dwelling program. The new factors are for homes valued between 750K and 1.5 million. There is no premium impact.

Effective Date February 22, 2008.

COMPANY

ALFA INSURANCE CORPORATION

FILING NUMBER

ALFA-125453490

files new Amounts of Insurance Factors and deductible relativities for the preferred homeowner programs. These new factors are for homes values between 750K and 1.5 million. There is no premium impact.

Effective Date February 22, 2008.

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORP.

FILING NUMBER

AMLX-125425542

files a rule and form filing for their Businessowners Self Storage program.

Effective Date March 1, 2008.

COMPANY

AMERICAN ASSOCIATION OF INS. SERVICES

FILING NUMBER

AMAX-125372680

files revised rates and rules for their Artisan's Commercial Package Program Earthquake coverage. The rate impact of this filing is neutral.

Effective Date May 1, 2008.

COMPANY

AMERICAN ASSOCIATION OF INS. SERVICES

FILING NUMBER

AMAX-125372865

files revised rates and rules for their Businessowners Program Earthquakes coverage. The overall rate impact is neutral.

Effective Date May 1, 2008.

COMPANY

AMERICAN ASSOCIATION OF INS. SERVICES

FILING NUMBER

AMAX-125373030

files revised rates and rules for their Commercial Property Earthquake coverage. The overall rate impact is neutral.

Effective Date May 1, 2008.

LEAD COMPANY

AMERICAN CASUALTY CO. OF READING PA

Other Companies

NATIONAL FIRE INSURANCE CO. OF HARTFORD

TRANSPORTATION INSURANCE CO.

VALLEY FORGE INSURANCE CO.

CONTINENTAL CASUALTY CO.

files changes in their Businessowners Package Policy. These changes include adding Fiduciary Liability whenever Employment Related Practices coverage is provided, adding \$10,000 of coverage to the policy automatically, adding new forms and adding additional limits for existing forms.

Effective Date March 22, 2008.

FILING NUMBER

CNAB-125415266

LEAD COMPANY

AMERICAN CASUALTY CO. OF READING, PA

Other Companies

Transportation Insurance Company

Continental Casualty Company

Valley Forge Insurance Company

National Fire Insurance Company of Hartford

files revised rates and rules for their CNA Umbrella Rating Plan. The overall proposed rate level change is a decrease of 1.80%

Effective Date April 1, 2008.

FILING NUMBER

CNAB-125364163

COMPANY

AMERICAN MERCURY INSURANCE COMPANY

files revised rates for their Premium Value Precious Metals VSC program in Mississippi. The rates only apply to new business and measured against current book of business represents a decrease of -10.5%.

Effective Date March 1, 2008.

FILING NUMBER

12352

COMPANY

AMERICAN MODERN HOME INSURANCE CO.

files rates, rules, and forms for a new optional Equipment Breakdown Enhancement endorsement for their mobile home program.

Effective Date February 6, 2008 New and Renewals.

FILING NUMBER

AMMH-125376771

COMPANY

AMERICAN MODERN HOME INSURANCE CO.

files rates, rules and forms for a new Surety program- Landlord Surety Bond Program. The program provides coverage that acts as surety instead of a traditional security deposit held by a landlord for a tenant.

Effective Date February 6, 2008.

FILING NUMBER

AMMH-125361939

COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-125440321

files revised rates for their Commercial Property program. The overall rate level change is an increase of 5%.

Effective Date June 1, 2008.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-125442874

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files revised rates for their General Liability program. The overall rate level change is a decrease of 4.50%.

Effective Date June 1, 2008.

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

FILING NUMBER

BRTH-125454726

files to adopt NCCI's 03-01-2008 loss costs with a revised LCM of 1.321 for their Workers' Compensation program.. The overall rate level change is a decrease of 10.8%.

Effective Date May 1, 2008.

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER

TRVD-125350062

Other Companies

THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT

THE TRAVELERS INDEMNITY COMPANY OF AMERICA

THE TRAVELERS INDEMNITY COMPANY

files introducing new endorsements and revising the protection class factors to their Agribusiness program, with no rate level effect.

Effective Date February 20, 2008.

COMPANY

CHURCH MUTUAL INSURANCE COMPANY

FILING NUMBER

WC-16

files revised Workers Comp rates for an overall 0.17% decrease. Specifically they are adopting the 3/1/08 NCCI loss costs.

Effective Date MARCH 1, 2008.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-125426359

files rates rules and forms for their Contractual Liability Policy program (debt cancellation)

Effective Date March 1, 2008.

COMPANY

DAIRYLAND INSURANCE COMPANY

FILING NUMBER

SEPX-125418693

files revised rates and rules for their Motorcycle program. The overall rate level change is an increase of 1.5%.

Effective Date March 3, 2008 (New) April 3, 2008 (Renewal).

COMPANY

DARWIN NATIONAL ASSURANCE COMPANY

FILING NUMBER

DRWN-125456629

files rates, rules, and forms for a new program--Management Liability Insurance for Private Organizations. The coverages provided include D&O, EPL, and Fiduciary Liability.

Effective Date March 15, 2008.

COMPANY

DARWIN NATIONAL ASSURANCE COMPANY

FILING NUMBER

DRWN-125394965

files rates, rules, and forms for a new program-- Management Liability Insurance for Not for Profit Organizations. The coverages provided include D&O, EPL, and Fiduciary Liability

Effective Date March 15, 2008.

COMPANY

DARWIN NATIONAL ASSURANCE COMPANY

FILING NUMBER

DRWN-125394945

files rates, rules, and forms for a new program-- Management Liability Insurance for Not for Profit Organizations. The coverages provided include D&O, EPL, and Fiduciary Liability. This program provides for all coverages to be written together and not on a separate modular basis.

Effective Date March 15, 2008.

COMPANY

ELECTRIC INSURANCE COMPANY

FILING NUMBER

ELEC-125389768

files a rate and rule revision for its Personal Umbrella and Excess program (Other Liability). The changes result in an overall rate level increase of 4.7%.

Effective Date April 20, 2008.

COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

FILING NUMBER

ZURC-125378135

files a revision to its rating plan for its Auto Rental Commercial Auto Program. The company proposes moving from an ISO based rating plan to one that is based on ISO with additional independent rating factors. The proposed additional rating factors include vehicle type adjustments, experience rating factors, and revised single limit and deductible factors. The impact on individual policyholders ranges from -25.0% to +25.0%.

Effective Date March 1, 2008.

COMPANY **FILING NUMBER**
EMPIRE FIRE AND MARINE INSURANCE COMPANY **ZURC-125425361**

files a rate, rule and form filing for a new Professional Liability coverage to its Ambulance Policy.
Effective Date May 1, 2008.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS INSURANCE COMPANY OF WAUSAU **WAUS-125462909**

Other Companies
Wausau Business Insurance Company
Wausau Underwriters Insurance Company

files to adopt NCCI's 03-01-08 loss costs with revised LCMs for their Workers Compensation program. The overall rate level change is a decrease of 12.10%
Effective Date March 1, 2008.

COMPANY **FILING NUMBER**
ESURANCE INSURANCE COMPANY **ESUR-125399084**

files revised rates for their Passenger Automobile program. The overall rate level change is an increase of 8.9%.
Effective Date February 6, 2008 (New) March 27, 2008 (Renewal).

COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE CO. **FEMC-125454027**

files a rate revision for their Commercial Auto Tire Dealers Program resulting in an overall decrease of -0.2% for physical damage and 0% for liability.
Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE CO. **FEMC-125453903**

submits rates for their Tire Dealers Program for General Liability coverage for a 1.5% increase in the contractor product/completed operations class codes, which offsets a decrease in the additional insured endorsement charge.
Effective Date April 1, 2008.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-125427648**

Other Companies
Federated Service Insurance Company

files revised rates for Tire Dealers under its Business Owners Policy program. The overall rate level change is a decrease of 0.4%.
Effective Date April 1, 2008.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

files revised rates for its Commercial Umbrella program. The proposed changes affects six policyholders ranging from -15.4% to -37.5%.

Effective Date April 1, 2008.

FILING NUMBER

FEMC-125433581

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

files revised rates for Tires Dealers in its Commercial Package Policy. The company proposes a 9.0% decrease in the Tire Dealer Type of Business Factor and a 0.3% overall decrease.

Effective Date April 1, 2008.

FILING NUMBER

FEMC-125433026

LEAD COMPANY

GEICO INDEMNITY COMPANY

Other Companies

GEICO Casualty Company

GEICO General Insurance Company

Government Employees Insurance Company

files rates and rules for their new Recreational Vehicle (RV) program.

Effective Date March 13, 2008 (New) May 1, 2008 (Renewal).

FILING NUMBER

GECC-125387605

COMPANY

GRAIN DEALERS MUTUAL INS. CO.

files revised rates and rules for their Personal Auto Program resulting in an overall decrease of -2.08%.

Effective Date June 1, 2008.

FILING NUMBER

12286

COMPANY

GREAT AMERICAN ASSURANCE CO.

files a revision to their Sport and Leisure Program resulting in a decrease of 25% to 45% depending on classification.

Effective Date February 19, 2008.

FILING NUMBER

12367

COMPANY

GREAT WEST CASUALTY COMPANY

files to adopt NCCI's 03-01-2008 loss costs and a revised LCM of 1.419 for their Workers' Compensation program. The overall rate level change is a decrease of 8.40%.

Effective Date March 1, 2008.

FILING NUMBER

LDRE-125459729

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **12236**

files a loss cost filing for their new Market Segments - Self Storage Facilities Risks Program.

Effective Date February 6, 2008.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION **LMUG-125429993**

Other Companies

Liberty Mutual Fire Insurance Company

Liberty Mutual Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

files 4 new endorsements and rates under the Commercial General Liability Coverage Part for their Liberty DirectSolutions for Banks and Mortgage Companies.

Effective Date March 1, 2008.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION **LMUG-125463442**

Other Companies

Liberty Mutual Fire Insurance Company

Liberty Mutual Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

files to adopt NCCI's 3-1-2008 loss costs and revise LCM's for their Workers' compensation program. The overall rate level change is a decrease of 15.40%.

Effective Date March 1, 2008.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-125413844**

files a new Fiduciary Liability Insurance program.

Effective Date February 19, 2008.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL FIRE INSURANCE COMPANY **LMPP-125421199**

files new and revised forms and pricing for their Liberty Mutual Property RM Select Policy under their Commercial Property program.

Effective Date May 1, 2008 New and Renewals.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125354481**

files initial rates and rules for their new Contractual Liability program.

Effective Date February 6, 2008.

LEAD COMPANY

MILBANK INSURANCE COMPANY

FILING NUMBER

SAMM-125437624

Other Companies

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

STATE AUTO PROPERTY AND CASUALTY INSURANCE COMPANY

files a Workers Comp loss cost multiplier filing and adopts the 03/01/08 NCCI approved loss costs. The effect of adopting NCCI's March 2008 loss costs with the proposed multipliers is 3.8% on all companies combined. The effect on the State Automobile Mutual Ins. Co. is 5.9%, (LCM 1.494); the effect on the State Auto Property and Casualty Ins. Co. is -8.0%, (LCM 1.270). There is no effect on the Milbank Ins. Co. as this is their introductory filing, (LCM 1.195).

Effective Date May 30, 2008.

COMPANY

MISSISSIPPI STATE RATING BUREAU

FILING NUMBER

12298

files a loss cost filing for their new Market Segments - Self Storage Facilities Risks Program.

Effective Date February 6, 2008.

COMPANY

MORTGAGE GUARANTY INSURANCE CORPORATION

FILING NUMBER

MRTG-125407505

files revised rates for their Special Lenders Paid Premium Program. The overall rate level change is 6.94 for monthly premiums and 11.50% for single premiums on new risks.

Effective Date March 3, 2008.

COMPANY

NAVIGATORS INSURANCE COMPANY

FILING NUMBER

NAVG-125388011

files a minimum premium of \$1,500 as well as adding increased limit factors and a \$35,000 retention limit. None of these changes has any rate level impact on current customers.

Effective Date February 19, 2008.

COMPANY

OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER

LDDX-125461454

files to adopt NCCI's 03-01-2008 loss costs with a revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 4.80%.

Effective Date March 1, 2008.

COMPANY

PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER

PHAR-125453010

files to adopt NCCI's 03-1-2008 loss costs and revised LCM of 1.363 for their Workers' Compensation program. The overall rate level change is a decrease of 9.0%.

Effective Date March 1, 2008.

COMPANY **FILING NUMBER**
PLAZA INSURANCE COMPANY **ROCK-125233319**

files rates, rules, and forms for a new Commercial Umbrella program. The rating uses ISO Loss Costs and other factors based on excess limits, hazard group and other policy characteristics.

Effective Date February 4, 2008.

COMPANY **FILING NUMBER**
QBE INSURANCE COMPANY **QBEC-125395248**

files initial rates and rules for an additional tier to their Anchor Managing General Agency Crime program. This program was previously approved for the group's sister company, Southern Fire and Casualty Co.

Effective Date February 6, 2008.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-125397369**

Files initial rates and rules to introduce an additional tier to their Anchor Managing General Agency Inland Marine program. These rates were previously approved for sister company, Southern Fire and Casualty Company.

Effective Date February 6, 2008.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-125397387**

files initial rates and rules for the an additional tier for their Anchor Managing General Agency Multiple Line program. These rates and rules were previously approved for QBE's sister company, Southern Fire and Casualty Company.

Effective Date February 6, 2008.

LEAD COMPANY **FILING NUMBER**
SENTRY INSURANCE A MUTUAL COMPANY **SEPX-125428430**

Other Companies

Middlesex Insurance Company

files rate, rule, and form filing for a revised Printing and Graphic Arts Errors & Omissions Endorsement to add coverage for Correction of Work.

Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
SOUTHERN UNITED FIRE INSURANCE CO. **12372**

files a rate revision for their Private Passenger Auto Program resulting in an overall rate decrease of -0.5%.

Effective Date March 3, 2008.

COMPANY **FILING NUMBER**
STONEBRIDGE CASUALTY INSURANCE COMPANY **AEXX-125453468**

files rates, rules, and forms for a new GAP Insurance program. The program offers coverage to financial institutions through their contractual liability insurance policy. Effective Date February 22, 2008.

COMPANY **FILING NUMBER**
TNUS INSURANCE COMPANY **12299**

files new rates, rules and forms for their Commercial Excess Liability Program. Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
TOKIO MARINE AND NICHIDO FIRE INS. CO. **12303**

files new rates, rules and forms for their Commercial Excess Liability Program. Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY **HART-125378350**

files a new Private Choice Encore Rating Plan that provides liability and crime coverages for commercial entities, including D & O, EPL, Fiduciary, Misc. Professional Liability and Commercial Crime. Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY CO. **RESD-125425804**

files revised rates for their Mortgage Guaranty program. The overall rate effect on new business only is 10.7%. Effective Date March 31, 2008.

COMPANY **FILING NUMBER**
VIRGINIA SURETY COMPANY **12334**

files new rates for their Vehicle Service Contract program. The program was designed as a "follow up" program to auto lenders, credit unions, and other financial institutions with rates for older, higher mileage vehicles. Effective Date February 29, 2008.

COMPANY **FILING NUMBER**
VIRGINIA SURETY COMPANY **FRCS-125286900**

files rates, rules and forms for the introduction of a Collision Damage Waiver program. The program provides coverage for Physical Damage Auto coverage for rental vehicles. The coverage will be sold to consumers who are reserving their rental car from an on-line travel company. Effective Date February 25, 2008.

COMPANY

WESTFIELD INSURANCE COMPANY

FILING NUMBER

WSFG-125427388

files revised loss cost multipliers for their Commercial Property program. (New premium for Mississippi)

Commercial Crime LCM 1.76; Commercial Fidelity LCM 2.20.

Effective Date February 20, 2008.

NAME CHANGES

American Livestock Insurance Company changed their name to Hiscox Insurance Company Inc. effective December 31, 2007.

REDOMESTICATIONS

American Equity Specialty Insurance Company redomesticated from California to Connecticut effective August 1, 2007.

Esurance Insurance Company redomesticated from Oklahoma to Wisconsin effective May 18, 2006.

WITHDRAWAL FROM WRITING CERTAIN LINES OF BUSINESS

Trinity Universal Insurance company intends to withdraw writing the following lines of business:

commercial property, standard commercial auto, commercial general liability, commercial package, commercial umbrella, workers' compensation, inland marine (commercial lines only), farm/ranchowner insurance business and policies.