

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH-125479241

files an initial rate, rules and forms for a new Public Entity Liability program. This program will provide a variety of liability coverages to public entities including errors and omissions coverage and employment practice liability coverage.
Effective Date March 18, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE FIRE UNDERWRITERS INSURANCE CO.	ACEH-125486892

Other Companies
Ace Property & Casualty Insurance Company
Pacific Employers Insurance Company
Bankers Standard Insurance Company

files to adopt NCCI's 03-01-2008 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 11.4%.
Effective Date April 1, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ADVANTAGE WORKERS COMPENSATION INS. CO.	MADC-125488491

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 13.3%.
Effective Date March 12, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN AUTOMOBILE INSURANCE COMPANY	FFDC-125413980

Other Companies
FIREMAN'S FUND INSURANCE COMPANY

files a filing to amend its Insurance Agents Errors and Omissions Liability Program. The Company is adding endorsements due to agents selling more types of financial products.
Effective Date March 14, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ECONOMY INSURANCE COMPANY	SAFX-125471217

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

files to adopt various ISO loss cost, rules, and forms as well as amend their loss cost multipliers for the Commercial Auto program. The changes result in an overall rate impact across all companies of a 13.6% increase.
Effective Date June 29, 2008 New and Renewals.

COMPANY **FILING NUMBER**
AMERICAN ECONOMY INSURANCE COMPANY **SAFX-125488016**

files to adopt MSRB's new loss costs, update their expense multiplier, increase the company deviations and adjust package modification factors for Motel/Hotel, Mercantile, Institutional, Service and Industrial resulting in an overall increase of 2.7%.
Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-125397453**

files a revision to rates and discount factors for their Riders Choice Motorcycle program. The overall rate impact statewide is an increase of 5.8%.
Effective Date April 1, 2008 New and Renewals.

COMPANY **FILING NUMBER**
AMERICAN ROAD INSURANCE COMPANY **ARMD-125464311**

files revised rates and rules for their Vehicle Service Contract Reimbursement Insurance program. The overall rate level change is a decrease of 12.6%.
Effective Date March 12, 2008.

COMPANY **FILING NUMBER**
AMERICAN SECURITY INSURANCE COMPANY **ASPX-125322988**

files revised rates, rules, and forms for its Residential Mortgage Service program (Commercial Property). The changes result in a statewide increase of 27.3%.
Effective Date April 15, 2008.

LEAD COMPANY **FILING NUMBER**
AMERICAN ZURICH INSURANCE COMPANY **ZURC-125316450**

Other Companies

American Guarantee and Liability Insurance
Colonial American Casualty & Surety Company
Fidelity and Deposit Company of Maryland
Zurich American Insurance Company of Illinois
Zurich American Insurance Company
Empire Fire and Marine Insurance Company

files two new endorsements and rules in their Commercial Auto program. The Deductible and Combined Aggregate Deductible coverage endorsements will be available to larger risks as an alternative to a fully insured or fully self-insured plan.
Effective Date March 5, 2008.

COMPANY **FILING NUMBER**
ARGONAUT GREAT CENTRAL INS. CO. **ARGN-125474644**

files revisions to their Commercial Multi Peril Program rates for retail furnishing stores business income coverage. There is currently no premium in this program.
Effective Date March 15, 2008.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

Other Companies

Zurich American Insurance Company
American Guarantee and Liability Insurance Company
American Zurich Insurance Company
Zurich American Insurance Company of Illinois
Maryland Casualty Insurance Company
Northern Insurance Company of New York
Fidelity and Deposit Company of Maryland
Colonial American Casualty and Surety Company
Universal Underwriters Insurance Company

FILING NUMBER

ZURC-125464047

files to adopt NCCI's 3/01/2008 loss costs with revised LCMs for their Workers' Compensation program. The overall rate level change is a decrease of 7.5%.
Effective Date March 12, 2008.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-125462141

files adopting the ISO Commercial General Liability loss costs. Additionally, the company is introducing new state exception pages showing the independent rates and rules for both Commercial General Liability and Commercial Umbrella. It is the initial submission for the company, so there is no rate impact.
Effective Date March 10, 2008.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-125509254

files initial rates, rules and forms for a new Commercial Auto program. This program will adopt the current ISO Commercial Auto forms, rules and loss costs. Exceptions include Loss Cost Multipliers of 1.738 for liability and 1.891 for physical damage, and Minimum Premium, Additional Premium, and Return Premium Change rules. The company, using the support of industry data, selects profit provisions of 8.0% for liability and 12.4% for physical damage.
Effective Date March 18, 2008.

LEAD COMPANY

CINCINNATI INSURANCE COMPANY

Other Companies

THE CONCINNATI CASUALTY COMPANY

FILING NUMBER

12326

files a revised Workers Compensation loss cost multiplier.
Effective Date March 10, 2008.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-125488350

files a rate revision for their CMP Credit Union Program resulting in an overall decrease of -1.6%.

Effective Date October 1, 2008.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-125420534

files an update to their Commercial Auto Program uninsured motorist rates that are based on ISO loss costs for number of vehicles and limits that are not included in the ISO rating table.

Effective Date March 12, 2008.

LEAD COMPANY

FARMERS INSURANCE EXCHANGE

FILING NUMBER

FARM-125475117

Other Companies

Mid-Century Insurance Company

Truck Insurance Exchange

files some revisions to rate, rule, and rating factors for Restaurant and Retail/Service industries under their Businessowners Program (BOP).The overall rate impact of the changes is rate neutral (0%).

Effective Date April 1, 2008 New and June 1, 2008 Renewals.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-125462648

Other Companies

Nationwide Agribusiness Insurance Company

files to adopt NCCI's 03/01/2008 loss costs with revised LCMs for their Workers' Compensation program. The overall rate level change is 0.0%.

Effective Date June 1, 2008.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-125469600

Other Companies

Nationwide Agribusiness Insurance Company

files revised Commercial Auto rates, rules and exception manual pages resulting in an overall increase of 9.4%.

Effective Date July 1, 2008.

LEAD COMPANY
FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER
FARL-125482729

Other Companies

Nationwide Agribusiness Insurance Company

files revised rates and rules for their CommercialGard program. The overall proposed rate level change is an increase of 3.8%.

Effective Date July 1, 2008.

COMPANY
FLORISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
FLWR-125484708

files revised forms and rates for their Commercial Multi-Peril program. They file to adopt current ISO CGL loss costs and rules and files a new Landscape Design Errors and Omissions endorsement.

Effective Date June 1, 2008 New and Renewals.

LEAD COMPANY
GENWORTH MORTGAGE INSURANCE CORP.

FILING NUMBER
GEFA-125481138

Other Companies

Genworth Residential Mortgage Insurance

files for rate revision under mortgage guaranty line for coverage on loans in high risk categories including LTVs of 95.01% and greater, A Minus loans, reduced documentation (Alternative A) loans, and certain Lender Paid loans. The changes result in a company wide rate increase of 5.52% affecting new business only.

Effective Date March 17, 2008.

COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GRTC-125370191

files proposing a new Multiemployer Fiduciary Liability Insurance program. Rates for this new coverage are based on a variety of rating factors which apply multiplicatively.

Effective Date March 10, 2008.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
12426

Other Companies

Great American Insurance of New York

Great American Assurance Company

Great American Alliance Insurance Co.

files revised rates for their Commercial Auto Program resulting in an overall increase of 7.9%.

Effective Date March 26, 2008.

COMPANY **FILING NUMBER**
GREENWICH INSURANCE COMPANY **XLAM-125464088**

files initial rate, rule, and form for their Equipment Breakdown program. They adopt ISO loss costs, with a selected loss cost multiplier of 1.722.
Effective Date March 14, 2008.

LEAD COMPANY **FILING NUMBER**
GUIDEONE AMERICA INSURANCE COMPANY **GDEB-125488036**

Other Companies
GuideOne Elite Insurance Company
GuideOne Mutual Insurance Company

files a rate, rule, and form filing for their Homeowners program. The Company is adding optional hurricane percentage deductibles for additional credits. The overall impact of the changes is rate neutral.
Effective Date April 1, 2008 New and May 15, 2008 Renewal.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **12421**

files a revision to their Dwelling Package I Program resulting in an overall decrease of -9.42%.
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **12419**

files a revision to their Mobile Homeowner Program resulting in an overall decrease of -9.33%.
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **12420**

files a revision to their Homeowners Program resulting in an overall decrease of -9%.
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-125370567**

files a form and rate filing for their new AIG Not-For-Profit Risk Protector SM SB Edition Program. This program consists of a package of management and liability coverage for non-profits with revenues of \$10M or less, excluding Healthcare organizations. The management and professional liability coverages will be priced on an (a) rate basis.
Effective Date March 18, 2008.

LEAD COMPANY

NATIONWIDE GENERAL INSURANCE COMPANY

FILING NUMBER

NWPC-125418577

Other Companies

Nationwide Mutual Insurance Company

files revised rate and rule changes in their Private Passenger Auto program. The changes result in an overall rate increase for the Nationwide Mutual Ins. Co. of 6.5% and Nationwide General Ins. Co. of 6.7%.

Effective Date May 9, 2008 New and Renewals.

LEAD COMPANY

NIPPONKOA INSURANCE COMPANY, LTD.

FILING NUMBER

TRVD-125474682

Other Companies

THE CHARTER OAK FIRE INSURANCE COMPANY

THE PHOENIX INSURANCE COMPANY

THE TRAVELERS INDEMNITY COMPANY

THE TRAVELERS INDEMNITY COMPANY OF AMERICA

THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT

TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

files proposing a new general liability program for dealers and distributors of liquid propene gas products, and a rate for a new Snow and Ice Removal-Contractor class code. The rates for the Snow and Ice Removal-Contractor class code are derived from ISO rates.

Effective Date May 1, 2008.

COMPANY

PENN MILLERS INSURANCE COMPANY

FILING NUMBER

PENM-125460365

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 an increase of 10.5%.

Effective Date March 12, 2008.

COMPANY

PROTECTIVE INSURANCE COMPANY

FILING NUMBER

BALG-125432226

files initial rates and rules for their new Commercial Auto program.

Effective Date March 12, 2008.

COMPANY

QBE INSURANCE COMPANY

FILING NUMBER

QBEC-125477169

files a rate and rule filing for their Anchor Managing General Agency Program. The company will add an additional tier called "select tier" utilizing the loss costs and loss cost multipliers approved for their sister company Southern Fire and Casualty Insurance Company.

Effective Date March 18, 2008.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-125442999**

files rates, rules, and forms for a Commercial Auto program to be used in conjunction with their Agripolicy (Farm) program.

Effective Date July 1, 2008 New and September 1, 2008 Renewals.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-125472238**

files revised rates for their mortgage guaranty program. The company is segmenting rates for Preferred Tier policies by credit score and increasing lower Select Tier program rates. The overall impact of these changes is an increase of .46% affecting new business only.

Effective Date March 21, 2008.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-125440721**

files an initial rate and rule filing for its Roadmaster Personal Auto program.

Effective Date April 30, 2008.

COMPANY **FILING NUMBER**
SCOTTSDALE INDEMNITY COMPANY **SCTT-125482962**

files rates, rules, and forms for a new Insurance Agents and Brokers Professional Liability program.

Effective Date March 18, 2008.

COMPANY **FILING NUMBER**
SOUTHERN INSURANCE COMPANY **TRGR-125492832**

files revised rates for their low value dwelling program, Home Protectors DP-1. The program was introduced in Mississippi in September 15, 2007. Company reduces rates for Fire and EC Coverage in all territories, revised the protection class factors, and implements several new credits. The overall rate impact of the changes is a decrease of 22.9%

Effective Date April 1, 2008 New and May 15, 2008 Renewal.

COMPANY **FILING NUMBER**
SOUTHERN INSURANCE COMPANY **TRGR-125492874**

files revised credits for their Homeowners program- HO-8. The program was introduced in Mississippi in September 15, 2007. The credits include a 10% mature homeowner credit, an agency renewal and loss free credits. The overall rate impact from the changes is an estimated decrease of 6.0%.

Effective Date April 1, 2008 New and May 15, 2008 Renewals.

COMPANY **FILING NUMBER**
STATE FARM FIRE & CASUALTY COMPANY **SFMA-125350496**

files revised Rating Zones, Base Rates for all Forms, Construction Relativities, Year Built Charges, and Deductible Credits/Charges for optional Earthquake coverage under their Homeowners forms. The changes result in an overall statewide premium increase of 53.7%.

Effective Date June 15, 2008 New and August 15, 2008 Renewals.

COMPANY **FILING NUMBER**
TRANSGUARD INSURANCE CO. OF AMERICA **TRAX-125480408**

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 5.6%.

Effective Date March 20, 2008.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INS. CO. **TRVA-125474700**

Other Companies

Travelers Personal Security Insurance Company

files a class plan and base rate changes to their Quantum Auto product to align the program with the countrywide Quantum Auto product. The program has been writing business in Mississippi since July of 2006. The changes result in a statewide rate impact of 0.0%..

Effective Date April 11, 2008 New and Renewals.

COMPANY **FILING NUMBER**
U.S. SPECIALTY INSURANCE COMPANY **PERR-125388081**

files rate, rule, and form for a Kidnap & Ransom coverage.

Effective Date March 5, 2008.

LEAD COMPANY **FILING NUMBER**
UNITED FIRE & CASUALTY COMPANY **UNFG-125490467**

Other Companies

Lafayette Insurance Company

files revised rates, rules, and forms for their Premises Commercial Uni-Saver Program.

Effective Date June 1, 2008 New and Renewals.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE CO. **ZURC-125461489**

files revised rates and rules for their GAP program. The overall rate level change is an increase of 22.0%.

Effective Date April 1, 2008.

NEW COMPANIES

American Country Insurance Company is licensed to write business effective February 1, 2008.

Berkshire Hathaway Assurance Corporation is licensed to write business effective March 1, 2008.

Ocean Harbor Insurance Company is licensed to write business effective February 1, 2008.

Pegasus Insurance Company, Inc. is licensed to write business effective February 1, 2008.

Safe Harbor Insurance Company is licensed to write business effective February 1, 2008.

United Guaranty Commercial Insurance Company of North Carolina is licensed to write business effective February 1, 2008.

COMPANY NAME CHANGES

American Premier Insurance Company changed their name to Infinity Premier Insurance Company effective January 17, 2006.

Leader Specialty Insurance Company changed their name to Infinity Indemnity Insurance Company effective January 17, 2006.

Regal Insurance Company changed their name to Infinity Security Insurance Company effective January 12, 2006.

Stockbridge Insurance Company changed their name to Ironshore Indemnity, Inc. effective November 20, 2007.

Windsor Insurance Company changed their name to Infinity Standard Insurance Company effective January 12, 2006.

REDOMESTICATIONS

Guarantee Insurance Company redomesticated from South Carolina to Florida effective December 29, 2006.

Southern Pioneer Property and Casualty Insurance company redomesticated from Trumann to Jonesboro effective November 21, 2007.