

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH-125522541

files a new rating plan and forms to reflect new coverage options for their Corporate Kidnap and Extortion coverage.
Effective Date April 11, 2008 New and Renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
ACE AMERICAN INSURANCE COMPANY	ACEH-125487083

Other Companies
Ace Indemnity Insurance Company
Ace American Insurance Company
Indemnity Insurance Company of North America
Bankers Standard Fire & Marine Company

files to adopt NCCI's 03-01-2008 loss costs with revised LCM for their Workers' Compensation program. The overall rate level change is a decrease of 4.4%.
Effective Date September 1, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-125578705

Other Companies
Forms-AMAX-125578655

files forms and Loss Cost for a direct damage windstorm/hail exclusion option to their Commercial Properties Line for Mississippi.
Effective Date June 1, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-125578572

files forms and rate revision to their Commercial Multi-Peril Businessowners program to add an option for direct damage for windstorm/hail exclusion.
Effective Date June 1, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN BUSINESS & PERSONAL INS. MUTUAL, INC.	OLDP-125544167

files an initial rate, rule and form filing for their Workers Compensation program. The company proposes to adopt the most recent NCCI loss costs. The proposed loss cost multiplier of 1.397 will be used.
Effective Date May 1, 2008.

LEAD COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

FILING NUMBER

SAFX-125503825

Other Companies

AMERICAN STATES INSURANCE COMPANY

FIRST NATIONAL INSURANCE COMPANY OF AMERICA

GENERAL INSURANCE COMPANY OF AMERICA

SAFECO INSURANCE COMPANY OF AMERICA

files a filing to update their Peak Property Program as the new Safeco Optimim Property Program. This program has expanded many limits and coverages, while limiting some losses related to wind and hail. This new program will result in a surcharge of 6.5%. Effective Date May 1, 2008.

COMPANY

AMERICAN NATIONAL PROPERTY AND CASUALTY CO.

FILING NUMBER

ANPC-125511770

files revised rates and rules for their Personal Umbrella program. The overall rate level change is an increase of 4.9%.

Effective Date May 24, 2008 (New) June 24, 2008 (Renewal).

COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

FILING NUMBER

ASPX-125537919

files revisions to their Motorcycle Program which has not yet been implemented.

Effective Date June 1, 2008.

COMPANY

AMERICAN ROAD INSURANCE COMPANY

FILING NUMBER

AMRD-125523120

files initial rates and rules to consolidate their Certified Pre-Owned Warranty program in to a new program. There is no rate impact associated with this filing.

Effective Date April 18, 2008.

COMPANY

AMFED NATIONAL INSURANCE COMPANY

FILING NUMBER

12450

files a rate/loss cost filing for their workers compensation program. The company proposes changing from the National Council on Compensation Insurance (NCCI) Table 8 - Type B Carriers Premium Discount Table to the Table 7 - Type A Carriers Premium Discount Table. They propose reducing their loss cost multiplier from 1.398 to 1.265. The overall rate effect of the filing is a decrease of -9.5%.

Effective Date April 1, 2008.

COMPANY

ARGONAUT GREAT CENTRAL INS. CO.

FILING NUMBER

ARGN-125505369

files a rate revision to their Great Protector II - Commercial Multi-Peril Package Program resulting in an overall decrease of -20.9%.

Effective Date April 3, 2008.

COMPANY **FILING NUMBER**
ARGONAUT GREAT CENTRAL INSURANCE CO. **ARGN-125527498**

files revised rates for their Retail Grocers Program - Package policies resulting in an overall decrease of -7.80%.
Effective Date June 1, 2008.

COMPANY **FILING NUMBER**
CAROLINA CASUALTY INSURANCE COMPANY **CARC-125510931**

files a new Commercial Automobile manual and exceptions for their Truck and Public Automobile program. There is no rate impact associated with this filing.
Effective Date June 1, 2008 (New) July 1, 2008 (Renewal).

COMPANY **FILING NUMBER**
COMPANION PROPERTY & CASUALTY INSURANCE CO. **CMPX-125522424**

files a new enhancement endorsement to provide for mechanical, electrical, and pressure systems breakdown coverage under their Commercial Package Policy program.
Effective Date April 15, 2008.

LEAD COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-125528592**

Other Companies
CONTINENTAL INSURANCE COMPANY
files revised rates for their Medical Malpractice Program resulting in no overall rate change.
Effective Date April 17, 2008.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY **CUNX-125584726**

files rates, rules, and forms for a rewrite of their Other Liability Special Insurance Package program. The program is only offered to credit unions for coverage of directors, volunteers and employees.
Effective Date October 1, 2008 New and Renewals.

COMPANY **FILING NUMBER**
DARWIN NATIONAL ASSURANCE COMPANY **WESA-125537998**

files rates, rules, and forms for their new Commercial Umbrella & Excess program.
Effective Date April 11, 2008.

LEAD COMPANY **FILING NUMBER**
FARMLAND MUTUAL INSURANCE COMPANY **FARL-125508412**

Other Companies
Nationwide Mutual Insurance Company
files to adopt ISO GL-2007-BGL1 For Commercial General Liability resulting in no overall change.
Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **CHUB-125444435**

files rates, rules, and forms for an initial Asset Management Protector program. The program provides D&O, E&O, Employment Practices, and Fiduciary Liability coverage parts.

Effective Date April 3, 2008.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-125543187**

Other Companies

Federated Services Insurance Company

files to change a type of business factor for their Business Owners Program resulting in an overall increase of 0.3%.

Effective Date June 15, 2008.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-125551030**

Other Companies

Federated Service Insurance Company

files to change the type of business factors for their Commercial Property lines. The changes result in an overall rate decrease of -0.3%.

Effective Date June 15, 2008 New and Renewals.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY **12464**

files revised rates for their off-road vehicle program resulting in an overall increase of 6.2%.

Effective Date May 1, 2008 for new business and June 1, 2008 for renewals.

COMPANY **FILING NUMBER**
FOREMOST INSURANCE COMPANY **12460**

files revised rates for their motorcycle program resulting in an overall 2% increase.

Effective Date May 1, 2008 for new business and June 1, 2008 for renewals.

COMPANY **FILING NUMBER**
GENERAL CASUALTY CO. OF WISCONSIN **GCCW-125551530**

files rates, rules and forms for their new Employment Practices Liability Program.

Effective Date May 1, 2008.

LEAD COMPANY

GUIDEONE ELITE INSURANCE COMPANY

FILING NUMBER

GDEA-125536335

Other Companies

GuideOne Mutual 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 an increase of 6.90%.

Effective Date May 1, 2008.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

12485

files a revision to its Commercial Auto loss costs under CA-2008-BRLA1. The overall level change is a decrease of 6.5%.

Effective Date September 1, 2008 New and Renewals.

COMPANY

IRONSHORE INDEMNITY, INC.

FILING NUMBER

WESA-125543481

files an initial filing for their Directors & Officers Liability Public Company Program.

Effective Date April 11, 2008.

COMPANY

LINCOLN GENERAL INSURANCE COMPANY

FILING NUMBER

HNST-125366775

files revised rates and rules for their Personal Automobile program. The overall rate level change is a decrease of 0.1%.

Effective Date April 17, 2008.

COMPANY

LUMBERMEN'S UNDERWRITING ALLIANCE

FILING NUMBER

LMBR-125515790

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 7.5%.

Effective Date April 1, 2008.

COMPANY

MARKEL INSURANCE COMPANY

FILING NUMBER

MRKB-125529022

files revised rates for their Dude Ranch and Outdoor CMP Program resulting in an overall rate decrease of -0.1%.

Effective Date April 17, 2008.

COMPANY

MID-CONTINENT CASUALTY COMPANY

FILING NUMBER

12304

files rates for their new "Recovery Program" under the CMP line of business. This program insures inland marine exposures for repossessed property and personal effects for Collateral Recovery Companies.

Effective Date April 1, 2008.

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **12516**

files a revision to their Workers Compensation Premium Discount Plan rule. The Company proposes to move the rule from Table 9 to Table 7. No other revisions are made in this filing and there is no rate level effect.
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
MIDWEST INSURANCE COMPANY **12523**

files a filing for their Workers Compensation program . The Company files to revise the loss cost multiplier for several classification groups from 1.23 to 1.13. The modification results in an overall rate level change of -8.0% for the groups specified.
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI WINDSTROM UNDERWRITING ASSOC. (MWUA) **12320**

files revised rates and territorial definitions for Dwelling Policies, Commercial policies and Mobile Homes policies. The overall rate change for Dwellings is +37.2% which is tempered by a premium subsidy, resulting in a decrease of 11.0%. Commercial Policies will receive an overall decrease of 17.6% and Mobile Home Policies will receive a 36.6% decrease. New structures in the territories or rebuilt of 50% must be in substantial compliance with required IBC/IRC building codes adopted by the Building Code Council. An exception to the preceding are trailer and Mobile Home Vehicles.
Effective Date June 1, 2008.

LEAD COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-125454524**

Other Companies

Progressive Gulf Insurance Company

files a rate and rule revision to its Recreational Vehicle Program. The change to the overall program is a rate decrease of 7.1% which consists of 0.0 rate change for Motorhome and a -15.0% change for Travel Trailer.
Effective Date May 30, 2008, New and July 9, 2008, Renewals.

COMPANY **FILING NUMBER**
NATIONAL SPECIALTY INSURANCE COMPANY **STNA-125530473**

files initial rates, rules, and forms for their TCSI Transportation program under the Commercial Auto line.
Effective Date April 11, 2008.

LEAD COMPANY
NATIONWIDE MUTUAL FIRE INSURANCE CO.

FILING NUMBER
NWPC-125566287

Other Companies

Nationwide Property and Casualty Company

files revised rates for their Dwelling Fire Program resulting in an overall increase of 16.0%.

Effective Date July 25, 2008.

COMPANY
NAVIGATORS INSURANCE COMPANY

FILING NUMBER
NAVG-125529756

files two new endorsements for optional coverages under their Small Lawyers Professional Liability program.

Effective Date April 23, 2008.

COMPANY
NCCI

FILING NUMBER
NCCI-125556185

files to revise their Statistical Rating Plan for Workers Compensation and Employer Liability insurance. There is a new outline and page structure to the manual to reflect the 2008 plan. The plan changes are intended to increase ease of use by member insurers and to reflect reformatting and corrected references. There is no rate impact.

Effective Date September 1, 2008.

COMPANY
PMI MORTGAGE INSURANCE COMPANY

FILING NUMBER
PMGP-125487431

files a new lender paid mortgage insurance program known Lender Spectrum.

Effective Date April 1, 2008.

COMPANY
PMI MORTGAGE INSURANCE COMPANY

FILING NUMBER
PMGP-125487431

files initial rates for its new Lender Spectrum Program, a special lender paid mortgage insurance rate program.

Effective Date April 3, 2008.

COMPANY
PROTECTIVE INSURANCE COMPANY

FILING NUMBER
BALG-125502439

files to adopt the NCCI Loss Cost found in Circular MS-2008-01. The Company amends their Loss cost Multiplier to 1.490 with all changes resulting in a rate level increase of 14.3% for standard workers compensation line.

Effective Date April 3, 2008.

COMPANY
QBE INSURANCE CORPORATION

FILING NUMBER
QBEC-125526562

files revised rates for their Commercial Automobile Program resulting in an overall decrease -15%.

Effective Date April 15, 2008.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-125527489**

files revised rates for their Commercial Property Program resulting in an overall decrease of -15%.
Effective Date April 15, 2008.

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-125528074**

files revised rates for their Commercial General Liability Program resulting in an overall decrease of -15%.
Effective Date April 15, 2008.

COMPANY **FILING NUMBER**
REPUBLIC INDEMNITY COMPANY OF AMERICA **12418**

files introducing their excess workers compensation program in Mississippi.
Effective Date April 17, 2008.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-125492451**

files revised rates for their discounted lender paid premium program. The overall rate level change is an increase of 0.46%.
Effective Date April 17, 2008.

COMPANY **FILING NUMBER**
SCOTTSDALE INDEMNITY COMPANY **SCTT-125477300**

files rates and rules for their Directors and Officers Liability Program to provide D&O, Side-A coverage and A-Side Independent Directors Liability coverage.
Effective Date April 17, 2008.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-125563775**

files to revise Workers Compensation rates for an overall rate decrease of -1.90%. Specifically they are adopting the 03/01/08 NCCI loss costs and revising their loss cost multiplier fro 1.476 to 1.717.
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-125505357**

files an initial rate and rule filing for their SPARTA Businessowners Program. They will adopt ISO prospective loss costs in filing number BP-2006-RLA1.
Effective Date April 1, 2008.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INSURANCE SAMM-125522776

Other Companies

State Automobile Mutual Insurance Company

files rates, rules, and forms to revise their Employment Practices Liability program which has not been updated since 1996. The filing updates the program to be in line with reinsurer and current language and forms in EPL programs today. The Company does not have any policyholders in Mississippi for this program.

Effective Date June 15, 2008, New and Renewals.

COMPANY **FILING NUMBER**
STATE FARM FIRE & CASUALTY COMPANY SFMA-125494833

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 1.40%.

Effective Date June 23, 2008.

COMPANY **FILING NUMBER**
STATE FARM MUTUAL AUTOMOBILE INSURANCE CO. SFMA-125494787

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 2.9%.

Effective Date June 23, 2008.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE CO. STNA-125534368

files a new CIMI Specialized Business Program under the Commercial Automobile line of insurance.

Effective Date April 11, 2008.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY STNA-125534371

files a new CIMI Specialized Business Program under the other-liability line of insurance using Insurance Services Office loss costs, rules and forms.

Effective Date April 11, 2008.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA TRVE-125556014

files proposing revisions to their countrywide Nonprofit Directors & Officers Liability program, with a -1.7% overall rate level effect in Mississippi.

Effective Date June 1, 2008.

LEAD COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

FILING NUMBER

USPX-125427666

Other Companies

USAA Casualty Insurance Company

Garrison Property and Casualty Insurance Company

USAA General Indemnity Company

files revised rates and rules for their Homeowner Program. The overall rate level change for the combined companies is 8.1%.

Effective Date April 23, 2008.

COMPANY

UNITRIN AUTO AND HOME INSURANCE COMPANY

FILING NUMBER

KEMP-125425459

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 0.4%

Effective Date April 21, 2008.

COMPANY

VANLINER INSURANCE COMPANY

FILING NUMBER

VANL-125490251

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 11.9%.

Effective Date April 1, 2008.

COMPANY

WESTERN SURETY

FILING NUMBER

12478

files rates, rules, and forms for their new Signing Agent Errors and Omissions Insurance program. The program provides coverage for mortgage signing agents operating as independent contractors.

Effective Date May 1, 2008.

COMPANY

WESTPORT INSURANCE CORP.

FILING NUMBER

ERCB-125519304

files revised rates/rules for their Independent Insurance Agents Professional Liability Package resulting in an overall increase of 5.3%.

Effective Date September 1, 2008.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCB-125519351

files revised rates/rules for their Open Brokerage Unit for Professionals Program resulting in an overall increase of 5.3%.

Effective Date September 1, 2008.

NEW COMPANIES

Advocate, MD Insurance of the Southwest, Inc. was licensed to write business in Mississippi effective April 1, 2008.

Victoria Insurance Company was licensed to write business in Mississippi effective March 1, 2008.

COMPANY NAME CHANGE

American Employers' Insurance Company changed their name to SPARTA Insurance Company effective August 31, 2007. Also, they changed their domicile from Canton to Boston.

REDOMESTICATION

Valiant Insurance Company was redomesticated from Iowa to Delaware effective November 15, 2007.