

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-125557952

files a rules revision to the Artisans Terrorism program to reflect the TRIPRA legislation from 2007. The new Terrorism Losses Supplement includes the new definition of terrorism introduced under TRIPRA. The loss costs are not being revised. The proposed rule changes update the language to reflect that in TRIPRA legislation.
Effective Date May 1, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN AUTOMOBILE INSURANCE COMPANY	FFDC-125605626

Other Companies
Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation
American Insurance Company

file to introduce new Auto Replacement Cost Coverage for their Business Auto program. The companies file two new endorsements, New Vehicle Replacement Cost Insurance and New Vehicle Replacement Hybrid Upgrade Insurance, along with the companion rules and rates.
Effective Date May 15, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN BANKERS INSURANCE CO. OF FLORIDA	ASPX-125406647

files rates, rules and forms for a Agribusiness Commercial Program. This commercial package program includes Commercial Property, Commercial Liability and Commercial Farm Auto.
Effective Date May 8, 2008.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN COUNTRY INSURANCE COMPANY	AMCN- 125607827

files initial rates and forms for their Commercial Auto Program.
Effective Date August 1, 2008.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERISURE MUTUAL INSURANCE COMPANY	AMRS-125568424

Other Companies
AMERISURE INSURANCE COMPANY

files revised rules and forms for its Commercial General Liability Program. The form changes are generally to optional forms and the rule changes do not have any corresponding premium effects.
Effective Date July 1, 2008.

LEAD COMPANY

AUTOMOBILE INSURANCE CO. OF HARTFORD, CT

FILING NUMBER

TRVA-125582664

Other Companies

The Phoenix Insurance Company
The Standard Fire Insurance Company
The Travelers Indemnity Company of America
TravCo Insurance Company

files revised rates for their Personal Automobile program. The overall rate level change is an increase of 4.3% with cap of 10%.
Effective Date May 30, 2008.

COMPANY

AXA INSURANCE COMPANY

FILING NUMBER

AXLM-125609019

files revised rating factors for certified acts of terrorism for their Commercial Property program.
Effective Date May 15, 2008 new and Renewals.

COMPANY

AXA INSURANCE COMPANY

FILING NUMBER

AXLM-125608834

files to revise rating factors for certified acts of terrorism for their General Liability program.
Effective Date May 15, 2008 New and Renewal.

COMPANY

AXIS INSURANCE COMPANY

FILING NUMBER

PERR-125540527

submits an initial rate, rule, and form filing for its Capital Assets policy. The company proposes the adoption of ISO loss costs, with a lost cost multiplier of 1.889.
Effective Date May 8, 2008.

COMPANY

BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER

BEAZ-125541549

files an initial filing for their Lawyers Professional Liability Program.
Effective Date May 22, 2008.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-125597840

files revised rates for their Credit Union Bond and Plastic Card Policy resulting in a decreased rate level effect of 10%.
Effective Date October 1, 2008 New and Renewals.

COMPANY

DIAMOND STATE INSURANCE COMPANY

FILING NUMBER

PENN-125580601

files revised rating factors for their Ranch and Estate Program resulting in an overall decrease of -19.7%.
Effective Date May 7, 2008.

COMPANY **FILING NUMBER**
EMPLOYER'S FIRE INSURANCE COMPANY **PERR-125561694**

files an initial filing for their Entertainment, Leisure and Sports Program.
Effective Date May 8, 2008.

COMPANY **FILING NUMBER**
EMPLOYER'S FIRE INSURANCE COMPANY **PERR-125578333**

files to introduce a new Entertainment, Leisure, and Sports Program. The Company adopts the currently approved ISO forms and loss costs to be used with their latest Commercial General Liability Loss Cost Multipliers (LCM) filed and approved in their @vantage Program. The Company also files some independent forms that are developed to meet the specialized coverage needs of the entertainment business.
Effective Date May 8, 2008.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS' FIRE INSURANCE COMPANY **BEAC-125485351**

Other Companies
OneBeacon America Insurance Company
files forms and revised rules to introduce a claims' made coverage for MedTech - Products/Completed Operations Liability Coverage. The program is for businesses that design, manufacture, service, or distribute medical products.
Effective Date May 8, 2008.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY **FEMC-125591744**

Other Companies
Federated Service 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 9.1%.
Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE **FRCS-125444672**

files revised rates and rules for their Commercial Auto Liability and Auto Physical Damage portion of their All-Risk Blanket Policy. The overall rate level change is a decrease of 23.7%.
Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY **12535**

files a rate revision for their Motorcycle program. The overall rate effect is +0.9%, with changes ranging by policy from -29.8% to +7.6%. Base rates by coverage are reduced by an average 3.8%, with other rating factor adjustment offsetting these changes to result in the overall 0.9% increase.
Effective Date August 1, 2008 New Business, September 1, 2008 Renewals.

COMPANY **FILING NUMBER**
GREAT AMERICAN SPIRIT INSURANCE COMPANY 12558

files a new Debt Protection contractual liability program to cover exposure to waiver contracts issued by the insured to the contract holders. This product deals with vehicle service contracts.

Effective Date May 26, 2008.

COMPANY **FILING NUMBER**
GREAT AMERICAN SPIRIT INSURANCE COMPANY 12556

files a new program to provide liability coverage for financed equipment portfolios at the point of sale.

Effective Date May 22, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 12465

files revised rates for their Private Passenger Auto loss costs resulting in an overall decrease of -4.2%.

Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 12569

file to introduce new loss costs for Excess Custom Equipment Coverage for their Personal Auto program. This coverage will provide optional increased limits for custom vehicle equipment in excess of \$1,500 to all policyholders.

Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY, INC. IRON-125619254

files a new Side-A Directors & Officers Liability Program. The coverage provides both additional Side-A coverage and DIC coverage.

Effective Date May 22, 2008.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY, INC. WESA-125597471

files rates for their new Directors & Officers Program for the non-profit market.

Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY, INC. WESA-125597502

files rates for their new Directors & Officers Program.

Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY, INC. **WESA-125576985**

files rates for their new Employment Practices Liability Program.
Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY, INC. **WESA-125582378**

files rates, rules, and forms for a new Fiduciary Liability Program.
Effective Date May 22, 2008.

COMPANY **FILING NUMBER**
KANSAS BANKERS SURETY COMPANY **12565**

files an initial filing for their Remote Deposit Capture Duplicate and Forgery Rider. This covers loss resulting from when both the original check and an image of the check are both deposited or when the image of the check is deposited multiple times, or when an image of a check is deposited where the original check contained a forged maker's signature.

Effective Date May 22, 2008.

COMPANY **FILING NUMBER**
LYNDON SOUTHERN INSURANCE COMPANY **LFST-125528160**

files rates, rules, and forms for a new Debt Protection Contractual Liability Insurance program for financial institutions. The program insures liability for issuing debt protection products to individual debtors. The insured risk is the liability that the financial institution incurs when they cancel or defer a debt.

Effective Date May 8, 2008.

LEAD COMPANY **FILING NUMBER**
MOUNTAIN LAUREL ASSURANCE COMPANY **PRGS-125531575**

Other Companies

Progressive Gulf Insurance Company

files revised rates and rules for their Personal Auto Motorcycle Program which results in an overall decrease of 4.9%.

Effective Date May 30, 2008, New and July 9, 2008, Renewals.

COMPANY **FILING NUMBER**
NATIONAL GENERAL INSURANCE COMPANY **GMMX-125592958**

files rate and rule changes to their Personal Automobile Program resulting in an overall 5.14% increase. The changes consist of base rate and experience band changes. The Company also files to utilize rate caps of 10% on renewals.

Effective Date June 1, 2008, New and July 30, 2008 Renewals.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-125571729**

files rates, rules, and forms for their Executive Protection Shield program. The program is a follow-form Side A Directors and Officers coverage paying if a company does not indemnify its directors and officers, plus provides some additional difference-in-conditions coverage.

Effective Date June 1, 2008.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **REGU-125540858**

files an initial filing for their Professional Liability Program for social service organizations.

Effective Date May 7, 2008.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDRA-125606044**

files initial rates and rules for a contractual liability program to cover vehicle service contracts issued by pre-owned auto dealers.

Effective Date May 14, 2008.

COMPANY **FILING NUMBER**
PACIFIC SPECIALTY INSURANCE COMPANY **PASP-125563349**

files rates and forms for a new stand-alone personal earthquake program with strict eligibility guidelines. Policies are available for individually owned 1-4 family dwellings, condos, and for renters.

Effective Date May 15, 2008.

COMPANY **FILING NUMBER**
PENNSYLVANIA GENERAL INSURANCE COMPANY **PERR-125602308**

files rates, rules, and forms to introduce a new Managed Care Directors and Officers program. The Company proposes to make this coverage available in the admitted market.

Effective Date May 14, 2008.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-125566662**

files to adopt AAIS's form, rule, and rate revisions along with revising their independent endorsements and exception pages for their Commercial Liability program.

Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
PHARMACISTS MUTUAL INSURANCE COMPANY **PHAR-125593735**

files revised rates for their Personal Automobile program. The overall rate level change is an increase of 0.3%.

Effective Date July 1, 2008.

COMPANY

PHILADELPHIA INDEMNITY INSURANCE CO.

FILING NUMBER

PHLX-125578231

files new rates, rules and forms for their Tenant Users Liability Insurance Program. The rates are developed for tenant users and vendors at various events including but not limited to sporting events, conventions, social gatherings, festivals and shows.

Effective Date May 1, 2008.

COMPANY

RLI INSURANCE COMPANY

FILING NUMBER

RLSC-125608773

files rate and optional form for a new Limited Abuse or Molestation Coverage endorsement under their Commercial General Liability program.

Effective Date May 31, 2008.

LEAD COMPANY

SENTRY INSURANCE a MUTUAL COMPANY

FILING NUMBER

SEPX-125589114

Other Companies

Middlesex Insurance Company

files to adopt recent ISO loss costs in addition to revising their liability, collision and comprehensive loss cost multipliers as well as liability and physical damage expected loss ratios under Commercial Auto. This results in an overall rate level change of -4.5%.

Effective Date June 1, 2008 New and Renewals.

COMPANY

SENTRY SELECT INSURANCE COMPANY

FILING NUMBER

SEPX-125589199

files revised rates for their Commercial Auto program. The Company files to adopt recent ISO loss costs as well as revise their loss cost multipliers and expected loss ratios. This results in an overall rate level change of +3.3%.

Effective Date June 1, 2008, New and Renewals.

COMPANY

SILVER OAK CASUALTY, INC.

FILING NUMBER

AMST-125588357

files to adopt NCCI's 03-01-2008 loss costs with an LCM of 1.60 for their Workers' Compensation program. The overall rate level change is a decrease of 5.3%.

Effective Date May 7, 2008.

LEAD COMPANY

SOUTHERN FIRE AND CASUALTY COMPANY

FILING NUMBER

GCCW-125553906

Other Companies

Southern Guaranty Insurance Company

Southern Pilot Insurance Company

file initial forms, rules, and rating procedures for their Employment-Related Practices Liability Coverage.

Effective Date May 14, 2008.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY INC. **STNA-125602332**

files rules and a LCM for a new program to provide general liability coverage. The Company is using current ISO loss costs and rules with loss cost multiplier of 1.400. Effective Date May 22, 2008.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE COMPANY, INC. **STNA-125581929**

files rates for their new Commercial Auto Lease Program. Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
STONEBRIDGE CASUALTY COMPANY **YTYC-125577834**

files rates and rules for a lease program under a Contractual Liability policy to new and used vehicle dealers. The program provides three coverages for lease customers--mechanical repair, paintless dent repair, and windshield repair. Effective Date May 1, 2008.

COMPANY **FILING NUMBER**
STONEBRIDGE CASUALTY INSURANCE COMPANY **YTYC-125578146**

files rates and rules for a Contractual Liability policy for tire and wheel dealers to provide coverage for damage to tires and wheels under service contracts. Effective Date May 1, 2008.

LEAD COMPANY **FILING NUMBER**
TRAVELERS COMMERCIAL INSURANCE COMPANY **TRVA-125553147**

Other Companies

Travelers Property Casualty Insurance Company

files rate changes to their base rates and rating matrix for their Private Passenger Automobile Program that will result in a rate change of +13.1%. Effective Date May 30, 2008, New Business and June 29, 2008, Renewals.

COMPANY **FILING NUMBER**
TRUCK INSURANCE EXCHANGE **FARM-125523878**

files rates, rules, and forms for their initial filing of the DistinctChoice Home program. The Company is part of the Farmers Insurance Group and this is a new homeowners program to be used by independent agents. Effective Date July 1, 2008.

LEAD COMPANY

UNITED GUARANTY MORTGAGE INDEMNITY CO.

FILING NUMBER

RESD-125611720

Other Companies

United Guaranty Residential Insurance Company

files revisions to their existing rate programs that provide Mortgage Guaranty insurance coverage. The impact is a moderate increase based on current and trending loss experience, market changes, and competitor changes. Changes in the Mortgage Guaranty line only affect future policies.

Effective Date June 30, 2008 New Business.

COMPANY

VIKING INSURANCE COMPANY

FILING NUMBER

VKNG-125605597

files revised rates and rules for their Personal Auto program. The overall rate level change is an increase of 0.5%.

Effective Date May 12, 2008 (New) May 26, 2008 (Renewal).

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

ZURC-125595680

files a filing introducing new endorsements to their Travel Agents and Tour Operators Professional Liability program, with no rate level effect. One of the endorsements is mandatory and it restricts coverage by excluding claims arising out of internet services provided by the operator.

Effective Date May 30, 2008.