

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

COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE CO.

ACEH-125620663

files to adopt the Insurance Services Office (CF-07-RLA1) rates and rules Division Five - Fire and Allied Lines. This will result in an overall decrease of -1.4%.
Effective Date March 1, 2009.

LEAD COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE COMPANY

ACEH-125633255

Other Companies

ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE INDEMNITY INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
BANDERS STANDARD INSURANCE COMPANY
INSURANCE COMPANY OF NORTH AMERICA

files rates, rules and forms for their Commercial Multiple Peril program. The company is replacing their independent program with that of ISO.
Effective Date March 1, 2009.

LEAD COMPANY

FILING NUMBER

ACE AMERICAN INSURANCE COMPANY

ACEH-125647175

Other Companies

ACE Fire Underwriters Insurance Company
ACE Indemnity Insurance Company
ACE Property & Casualty Insurance Company
Bankers Standard Insurance Company
Insurance Company of North America
Indemnity Insurance Company of North America
Pacific Employers Insurance Company

files revised rates and rules for their General Liability program. The overall rate level change is an increase of 1.4%.
Effective Date March 1, 2009.

COMPANY

FILING NUMBER

ADVOCATE, MD INS. OF THE SOUTHWEST, INC.

12672

files initial rates, rules and forms for their Medical Malpractice program which is a "me-too" filing of the Mississippi Medical Malpractice Availability Plan (MMMAP). The company is assuming the business of the MMAP. There is no rate impact associated with this filing.
Effective Date June 19, 2008.

COMPANY **FILING NUMBER**
ADVOCATE, MD INS. OF THE SOUTHWEST, INC. 12673

files initial rates, rules and forms for their new Medical Malpractice program. This program will be the preferred tier companion of the standard tier (MMMAP).
Effective Date June 19, 2008.

COMPANY **FILING NUMBER**
ALLSTATE INDEMNITY COMPANY ALSX-125659234

files to implement new model year adjustment amount used to determine prospective model year factors for Collision and Comprehensive coverages for their Personal Auto program.

Effective Date July 7, 2008 (New) August 6, 2008 (Renewal).

COMPANY **FILING NUMBER**
ALLSTATE INSURANCE COMPANY ALSX-125659273

files to implement new model year adjustment amounts used to determine prospective model year factors for Collision and Comprehensive Coverage for their Personal Auto program.

Effective Date July 7, 2008 (New) August 6, 2008 (Renewal).

COMPANY **FILING NUMBER**
ALLSTATE PROPERTY & CASUALTY INS. CO. ALSX-125658995

files to implement new model year adjustment amounts used to determine prospective model year factors for Collision and Comprehensive coverages for their Personal Auto program.

Effective Date July 7, 2008 (New) August 6, 2008 (Renewal).

COMPANY **FILING NUMBER**
AMERICAN CENTURY CASUALTY COMPANY ACCC-125625667

files a rate decrease of -6.2% for their Private Passenger Automobile Program.

Effective Date June 5, 2008.

COMPANY **FILING NUMBER**
AMERICAN COUNTRY INSURANCE COMPANY AMCN-125607848

files their initial filing for Commercial General Liability program. The company is adopting ISO loss costs and forms.

Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
AMERICAN ECONOMY INSURANCE COMPANY SAFX-125605618

files revised rates and rules for their Commercial Multi-Peril program. The overall rate level change is an increase of 4.0%.

Effective Date June 5, 2008.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE CO. **AMMH-125647488**

files a rule and form filing for its Businessowners Program. The Company is seeking to update the wording of its Terrorism exception to comply with the ISO updated forms consistent with the new TRIA of 2007.
Effective Date June 19, 2008.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE CO. **12586**

files revised rates and rules for their Dwelling Program resulting in an overall decrease of -14.6%.
Effective Date July 1, 2008 new business and August 1, 2008 renewals.

COMPANY **FILING NUMBER**
AMERICAN STATES INSURANCE COMPANY **SAFC-125668514**

files revised rates for their Ultra Contractors program. The overall rate level change is an increase of 4.8%.
Effective Date August 7, 2008.

LEAD COMPANY **FILING NUMBER**
AMERICAN ZURICH INSURANCE COMPANY **ZURC-125611439**

Other Companies
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS
ZURICH AMERICAN INSURANCE COMPANY

files a rules and form filing for their Commercial General Liability Program for service stations and jobbers. The Company is filing two endorsements and the filing will not have any rate effect. One endorsement is mandatory coverage but with no charge and the second endorsement is optional.
Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
AMERICAN ZURICH INSURANCE COMPANY **ZURC-125649728**

files revised rates and rules for their Commercial Auto program resulting in an overall -0.1% decrease.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
AMICA MUTUAL INSURANCE COMPANY **AMMA-125371985**

files revised rates and rules for their Personal Umbrella program to add an Insurance Bureau Score Rating Factor and a surcharge for youthful operators. The overall rate level impact of all revisions is a decrease of 5.4%.
Effective Date September 1, 2008, New and Renewal Business.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

WESA-125640692

files initial rates, rules and forms for their AdvenSure Program.

Effective Date June 17, 2008.

COMPANY

ASSOCIATION INSURANCE COMPANY

FILING NUMBER

MRTN-125597990

files initial rates, rules and forms utilizing current ISO Loss Costs for their general liability program.

Effective Date June 5, 2008.

COMPANY

BEAZLEY INSURANCE COMPANY, INC.

FILING NUMBER

PERR-125642386

files new rates, rules and forms for their Beazley One Management Liability Insurance Program. This program provides coverage for multiple management liability needs in one product.

Effective Date June 19, 2008.

COMPANY

BENCHMARK INSURANCE COMPANY

FILING NUMBER

PERR-125606437

files their initial Commercial General Liability Program to write Contractors policies.

Effective Date June 11, 2008.

LEAD COMPANY

BITUMINOUS CASUALTY CORPORATION

FILING NUMBER

LDRX-125648387

Other Companies

Bituminous Fire and Marine Insurance Company

files revised rates for their Commercial Automobile program. The overall rate level change is an increase of 2.1%.

Effective Date November 1, 2008.

COMPANY

COAST NATIONAL INSURANCE COMPANY

FILING NUMBER

BRWS-125511278

files revisions to the base rates in their Mississippi Select 2.0 Private Passenger Auto program with a proposed rate level effect increase of +6.8%.

Effective Date June 12, 2008 New and July 12, 2008 Renewals.

COMPANY

COAST NATIONAL INSURANCE COMPANY

FILING NUMBER

BRWS-125511359

files rates, rules and forms for their new Select 2.5 Private Passenger Auto program . All new business will be written in this program. All existing policies written in the Select 2.0 and Select 1.0 programs will remain in those programs.

Effective Date June 12, 2008 New and July 12, 2008 Renewals.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-125603607

files forms, rate, and rules revision for their E-Pack Program (Other Liability). The Company proposes various rate revisions by coverage as follows: Directors and Officers –10.0% decrease, Miscellaneous Professional Liability –17.6% decrease, and Epack EZ +3.2% increase. No change is proposed for Employment Practices Liability or Fiduciary coverages. The overall rate effect of the filing is a decrease of 4.9%.

Effective Date June 5, 2008 New and Renewal Business.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-125634858

files changes to forms, rates and rules for its Condominium Association Liability Policy Program. The proposed rate level changes are supported by a review of countrywide D & O experience. The Company proposes updating the rating for the D & O coverage. In general base rates are being increased by 8.2%. New unit ranges are being introduced for the smaller insureds and these new ranges will experience a base rate decrease. In addition, the increased limits factor for the \$2 Million limit is being reduced. Finally, the minimum premium will now be depended upon the insureds exposure. Second, the rating tables for the crime coverages are being adjusted. For coverages A and B the rate tables are being expanded and rates are being decreased. For coverage C the rate is being decreased by 25%.

Effective Date June 17, 2008.

COMPANY

FILING NUMBER

CUMIS INSURANCE SOCIETY, INC.

CUNX-125635958

files revised rates for their General Liability Program resulting in an overall decrease of -4.5%.

Effective Date September 1, 2008.

LEAD COMPANY

FILING NUMBER

EMCASCO INSURANCE COMPANY

EMCC-125648742

Other Companies

Employers Mutual Casualty Company

files revised rates for their CMP Businessowners program. The overall rate change is an increase of 5.2%.

Effective Date August 1, 2008.

COMPANY

FILING NUMBER

EMPLOYERS INSURANCE COMPANY OF WAUSAU

WAUS-125666778

files revised rates (LCM's) for its Commercial Auto program. The company proposes a tiering pricing structure to support a wide range of risks. The overall rate level change is an increase of 33.5%.

Effective Date January 1, 2009.

LEAD COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

Other Companies

EMCASCO Insurance Company

EMC Property & Casualty Company

files to adopt NCCI's 2008 Loss Costs as well as NCCI's retrospective rating values for their Workers' Compensation program. The overall rate level change for all companies combined is an increase of 5.2%.

Effective Date September 1, 2008.

FILING NUMBER

EMCC-125670979

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

files to add an optional \$10,000 medical payment limit. The factor was determined by extrapolating the value based on ISO medical payment factors.

Effective Date June 5, 2008.

FILING NUMBER

EVST-125496410

COMPANY

FARMERS INSURANCE EXCHANGE

files revised rates for their Homeowner program. The overall rate level change is an increase of 5.5%.

Effective Date July 16, 2008.

FILING NUMBER

FARM-125509791

LEAD COMPANY

FARMERS INSURANCE EXCHANGE

Other Companies

MID-CENTURY INSURANCE COMPANY

TRUCK INSURANCE EXCHANGE

files an initial filing for its Habitational program. The program provides property, liability and directors & officers coverages for apartment and condominium owners.

Effective Date June 25, 2008.

FILING NUMBER

FARM-125479538

COMPANY

FEDERAL INSURANCE COMPANY

files a new program entitled MEIDAGUARDSM. This is a professional liability program for insureds with media exposures in various occupations.

Effective Date June 11, 2008.

FILING NUMBER

CHUB-125644647

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

files revised type of business factors within their commercial general liability program with an overall increased rate level effect of 5.2%.

Effective Date June 15, 2008.

FILING NUMBER

FEMC-125610375

COMPANY **FILING NUMBER**
FIREMAN'S FUND INDEMNITY CORPORATION **FFDC-125605623**

files revised rates and rules to their Winery Program (General Liability). There is no rate impact associated with this filing.
Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
GENERAL CASUALTY COMPANY OF WISCONSIN **QBCL-125662383**

files revised rates (LCM) for their Workers' Compensation program. The overall rate level change is an increase of 23.0%.
Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORP. **GEFA-125619554**

files to revise rates for their credit union segment mortgage guaranty insurance program by removing the rates for loans of 95.01 LTV & Greater. This will only affect new policies. Overall effect to rate structure is an increase of 0.1%.
Effective Date June 5, 2008.

COMPANY **FILING NUMBER**
GENWORTH MORTGAGE INSURANCE CORP. **GEFA-125625063**

files initial Housing Finance Agency rates for their new Lender Paid Mortgage Guaranty program.
Effective Date June 25, 2008.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **12615**

Other Companies

Great American Insurance Company of NY
Great American Alliance Insurance Company
Great American Assurance Company

files a new Employment Practices Liability Insurance Program. This is an optional coverage that is added to a General Liability coverage form.
Effective Date June 15, 2008.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY **GRTC-125656180**

files revised rates for their currently approved rate plan used in conjunction with their Directors & Officers Non-Profit Policy. There is no rate impact associated with this filing.
Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
INDEMNITY INS. CO. OF NORTH AMERICA **ACEH-125627654**

files various changes to their Commercial Multiple Peril program resulting in an overall rate level increase of 6.1%.
Effective Date March 1, 2009 New and Renewals.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **12631**

files to revise loss costs for the Employment-Related Practices Liability program. The changes result in a decrease in loss costs of -9.6%.
Effective Date November 1, 2008, New and Renewal Business.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKA-125636980**

files updating the rates, rules and forms for its Event Liability Program.
Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY **MRKB-125662005**

files revised rates for their Animal Liability program. The overall rate level change is a decrease of 3.1%.
Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
MERASTAR INSURANCE COMPANY **MERA-125424025**

files revised rules and base rate by territories for their Private Passenger Automobile program. The changes result in an overall rate level impact statewide of 5.07%.
Effective Date July 1, 2008 New and August 1, 2008 Renewals.

COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY CO. **META-125626401**

files proposing a new Group Legal Services Insurance program, providing Estate Resolution Service. The premium for this program is paid directly by Metropolitan Life Insurance Company and not by the policyholder.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
MIC GENERAL INSURANCE CORPORATION **GMAX-125668010**

files rates and rules for a new Vehicle Service Contract program to cover used vehicles for terms of 36 months and 100,000 miles.
Effective Date July 1, 2008.

LEAD COMPANY
MID-CENTURY INSURANCE COMPANY

FILING NUMBER
FNBL-125536895

Other Companies

Farmers Insurance Exchange

Truck Insurance Exchange

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

Effective Date June 19, 2008.

COMPANY
MID-CONTINENT CASUALTY COMPANY

FILING NUMBER
12572

files a new Clinical Trials Program within their general liability line of business.

Effective Date June 5, 2008.

COMPANY
NATIONAL SPECIALTY INSURANCE CO.

FILING NUMBER
STNA-125625042

files independent commercial general liability forms and exception pages to the ISO Commercial Lines Manual - Division Six and ISO loss costs for their new TCSI Transportation Program.

Effective Date June 5, 2008.

COMPANY
NATIONWIDE MUTUAL FIRE INSURANCE CO.

FILING NUMBER
NTWP-125640539

files revised rates for its Non-Standard Automobile program. The overall rate level change is an increase of 1.5%.

Effective Date September 1, 2008.

COMPANY
NAVIGATORS INSURANCE COMPANY

FILING NUMBER
NAVG-125634413

files initial rates and rules for their new Commercial General Liability, Lumber Program.

Effective Date June 11, 2008.

COMPANY
PRODUCERS AGRICULTURE INSURANCE CO.

FILING NUMBER
PRAG-125629030

files rates, rules and forms for their Crop and Hail program in Mississippi. The loss costs multiplier for Class C crops is being reduced to 1.47 resulting in a 3.2% rate level decrease.

Effective Date June 5, 2008.

COMPANY
PROGRESSIVE GULF INSURANCE COMPANY

FILING NUMBER
PRGS-125536751

files revised rating structure for their Private Passenger Auto program. The overall rate level change is an increase of 3.5%.

Effective Date June 27, 2008 (New) August 26, 2008 (Renewal).

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-125630041**

files revised rates for the Liability Coverage under their Commercial Auto program. The overall rate level change is an increase of 6.3%.
Effective Date June 5, 2008 (New) July 3, 2008 (Renewal).

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-125630012**

files revised rates for the Physical Damage Coverage for their Commercial Auto program. The overall rate level change is a decrease of 0.2%.
Effective Date June 5, 2008 (New) July 3, 2008 (Renewal).

COMPANY **FILING NUMBER**
QBE INSURANCE CORPORATION **QBEC-125440187**

files rates, rules, and forms for their introduction of an Agri Package (Farm) program.
Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
RANCHERS AND FARMERS INSURANCE CO. **RFIC-125611375**

files rates, rules, and forms for its Renter's Package program. The program is designed to provide limited personal property and liability coverage at lower limits for insureds who do not meet eligibility in standard programs.
Effective Date June 5, 2008.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE CO. **TRGR-125368552**

files initial rates, rules, and forms for a Standard Dwelling Fire program.
Effective Date June 13, 2008.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-125663879**

files a revised rating structure/rules for their Account Rated Bonds Program (Surety).
Effective Date July 1, 2008.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF IL **SAFA-125645715**

files revised rates and rating structure for their Motorcycle Program resulting in an overall decrease of -3.3%.
Effective Date August 21, 2008.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY **SAFA-125579488**

files revised rates and rules for their Personal Auto program, Safeco True Pricing for Auto. The overall rate level change is an increase of .90%.
Effective Date July 10, 2008 (New) August 14, 2008 (Renewal).

COMPANY **FILING NUMBER**
SOUTHWEST MARINE AND GENERAL INS. CO. ALFG-125668608

files rates and rules for a new rating plan to incorporate individual risk characteristics under their Non-Contract program.
Effective Date June 25, 2008.

COMPANY **FILING NUMBER**
SOUTHWEST MARINE AND GENERAL INS. CO. ALFG-125668586

files rates and rules for their initial filing of a Contract Surety Program.
Effective Date June 25, 2008.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY REGU-125641850

files a new rating factor to be applied to Trucking Risks which will result in no rate level changes since there has been no business written.
Effective Date June 11, 2008.

COMPANY **FILING NUMBER**
ST. PAUL MERCURY INSURANCE TRVE-125626788

files to revise their Public Company Employment Practices Liability rating plan. The overall rate level change is a decrease of 0.6%.
Effective Date August 1, 2008.

COMPANY **FILING NUMBER**
STANDARD GUARANTY INSURANCE COMPANY ASPX-125620287

files revised rates for their Lenders Collateral Protection program. There is no rate impact associated with this filing.
Effective Date June 5, 2008.

COMPANY **FILING NUMBER**
STATE AUTO NATIONAL INSURANCE COMPANY STAT-125627266

files revised rates and rules for its Non-Standard Auto program. The overall rate impact of the changes is a 2.9% increase.
Effective Date August 10, 2008 New and Renewals.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. STAT-125609468

Other Companies

State Automobile Mutual Insurance Company

files revised base rates, updates to model year factors, and revisions to deductible factors for their Private passenger Auto program. All changes result in a 0.0% overall rate level effect.

Effective Date August 9, 2008 New and Renewals.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. STAT-125610457
Other Companies
State Automobile Mutual Insurance Company
files various changes to their Homeowner Options program, with a 0.0% overall rate level effect. Changes are proposed to the base rates, discounts/credits, and experience rating plan.
Effective Date August 9, 2008.

COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. STAT-125609382
files revised rates and rules for their CustomFit Auto Program. The overall rate level change is an increase of 1.5%.
Effective Date August 9, 2008.

COMPANY **FILING NUMBER**
STATE NATIONAL INSURANCE CO., INC. STNA-125651196
files a LG Program under their Commercial Property line of insurance.
Effective Date June 19, 2008.

COMPANY **FILING NUMBER**
STONEBRIDGE CASUALTY INSURANCE COMPANY AEEX-125596899
files rates, rules and forms for a program to provide loss of income coverage for disability, accident disability, and unemployment.
Effective Date June 5, 2008.

COMPANY **FILING NUMBER**
U.S. SPECIALTY INSURANCE COMPANY PERR-125617891
files rates, rules, and forms for initial Probate Bonds under the Surety line.
Effective Date June 5, 2008.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE CO. ZURC-125618754
files new rates for its Vehicle Service Contract Program to add motorcycles, scooters, ATV's, personal watercraft, and snowmobiles.
Effective Date June 25, 2008.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE CO. ZURC-125530730
files revised rates and rules for their Vehicle Service Contract program. The overall rate level change is a decrease of 7.0%.
Effective Date June 5, 2008.

COMPANY

UTICA MUTUAL INSURANCE CO.

FILING NUMBER

UTCX-125624040

files a new optional Small Business Employment Related Practices Liability Program. This is a claims-made optional coverage applicable to Insurance Agents and Brokers and Omissions, Protector Insurance Agents and Brokers Errors and Omissions and Life Agents Errors and Omissions Programs.
Effective Date July 1, 2008.

COMPANY

VANLINER INSURANCE COMPANY

FILING NUMBER

VANL-125626273

files to adopt ISO Commercial Lines Division Five - Fire and Allied Lines program.
Effective Date July 1, 2008.

COMPANY

VANLINER INSURANCE COMPANY

FILING NUMBER

VANL-125641898

files to adopt ISO General Liability rates, rules and forms to write Commercial Package policies for their moving and storage companies.
Effective Date July 1, 2008.

COMPANY

VIRGINIA SURETY COMPANY, INC.

FILING NUMBER

12605

files a revision to their American Guardian vehicle service contract program rates. This revision will only affect new policies.
Effective Date June 30, 2008.

COMPANY

VIRGINIA SURETY COMPANY, INC.

FILING NUMBER

12635

files rates and rules for a vehicle service contract reimbursement program for equipment manufactured by Arctic Cat and sold by its dealers.
Effective Date July 15, 2008.

COMPANY

VIRGINIA SURETY COMPANY, INC.

FILING NUMBER

12636

files rates and rules for a Suzuki Extended Protection program.
Effective Date July 15, 2008.