

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

Revised

COMPANY

FILING NUMBER

ACCIDENT FUND INSURANCE CO. OF AMERICA

ACCD-125747102

files to revise its LCM from 1.35 to 1.22 for its Workers' Compensation program. The proposed overall change is a decrease of 9.6%.
Effective Date September 1, 2008.

COMPANY

FILING NUMBER

ACCIDENT FUND NATIONAL INSURANCE COMPANY

ACCD-125749451

files to revise their LCM for 1.15 to 1.07 for their Workers' Compensation program. The overall rate level change is a decrease of 7.0%.
Effective Date September 1, 2008.

COMPANY

FILING NUMBER

ACE PROPERTY & CASUALTY INSURANCE COMPANY

ACEH-125745022

files proposing a new War, Hi-Jacking, and Other Perils Endorsement in their Other Liability program. This endorsement amends their existing endorsement for these coverages for the changes enacted by the Terrorism Risk Insurance Program Reauthorization Act of 2007.
Effective Date August 25, 2008.

COMPANY

FILING NUMBER

AIG PREMIER INSURANCE COMPANY

APCG-125624623

files new rates, rules and forms for its new AIG Private Client Group Personal Automobile Program. The rules are based on other AIG companies and ISO. The rates were based on comparisons between several competitors, other AIG companies and ISO.
Effective Date August 11, 2008.

COMPANY

FILING NUMBER

ALLSTATE INSURANCE COMPANY

ALSX-125487866

files revised rates to revise the reinsurance charges for their Homeowner program (Owner forms). The overall rate level change is an increase of 14.1% with increases on individual policyholders being capped at 90%. (Policyholders whose Wind coverage has been excluded by the company will not receive an increase.)
Effective Date September 22, 2008 new business and November 6, 2008 renewals.

COMPANY

FILING NUMBER

ALLSTATE PROPERTY AND CASUALTY COMPANY

ALSX-125487898

files revised rates to revise the reinsurance charges for their Homeowner program (Owner forms). The overall rate level change is an increase of 13.9% with increases on individual policyholders being capped at 90%. (Policyholders whose Wind Coverage has been excluded by the company will not receive an increase.)
Effective Date September 22, 2008 new business and November 6, 2008 renewals.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL GENERAL INS. CO. **ANPC-125682701**

files revised rates for its Private Passenger Auto Program resulting in an overall decrease of -23.9%.
Effective Date November 18, 2008.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY AND CASUALTY CO. **ANPC-125682637**

files revised rates, rules and forms for its Private Passenger Auto Program resulting in an overall decrease of -5.0%.
Effective Date November 18, 2008.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY **ASPX-125746083**

files a rate, rule and form filing for their First Protector program (Other Commercial Lines). The Company proposes new optional endorsements, and the addition of a new mortgage payment range in order to offer the product to more insureds. A permissible loss and LAE ratio of 51.0% is based on historical expense and profit and contingencies provisions. The filing has no rate effect as these are new coverage options.
Effective Date September 1, 2008.

COMPANY **FILING NUMBER**
AMGUARD INSURANCE COMPANY **AMGD-125747991**

files to adopt NCCI's 03-01-2008 loss costs with an initial LCM of 0.935 for their new Workers' Compensation program.
Effective Date September 1, 2008.

COMPANY **FILING NUMBER**
AUDUBON INSURANCE COMPANY **AGMK-125724581**

files revised rates and rules for their Private Passenger Automobile program. The proposed overall rate level change is an increase of 8.0%.
Effective Date September 8, 2008 (New) November 7, 2008 (Renewal).

COMPANY **FILING NUMBER**
BANCINSURE, INC. **BNCI-125749243**

files rates, rules and forms for its new Corporate Kidnap and Ransom/Extortion Program.
Effective Date September 1, 2008.

COMPANY **FILING NUMBER**
BANKERS INSURANCE COMPANY **BKIC-125724304**

files a rate, rule, and form filing for its Contract Surety program. The company files to adopt the rates and rules of the Surety and Fidelity Association of America. The company includes schedule-rating modifications by up to +/-25% based on underwriting parameters, credit history, bond specific considerations, and indemnity available.
Effective Date September 15, 2008.

LEAD COMPANY
CHARTER OAK FIRE INSURANCE COMPANY

FILING NUMBER
TRVD-125740532

Other Companies

Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company Of Connecticut

files to adopt ISO Reference filings FR-2002-ORU02/ FR-2002-OFR02 & FR-2005-ORU05/FR-2005-OFR05 for their Agribusiness program. They are revising and adding new rules and Agribusiness endorsements to better track with ISO coverage forms. There is no premium impact associated with these changes.
Effective Date January 1, 2009, New and Renewals.

COMPANY
DELOS INSURANCE COMPANY

FILING NUMBER
DLSN-125551178

files initial rates (ISO loss costs and LCM) for their new Commercial General Liability program.
Effective Date August 12, 2008.

COMPANY
DELOS INSURANCE COMPANY

FILING NUMBER
DLSN-125552014

files initial rates and rules for their new Commercial Crime program.
Effective Date August 19, 2008.

COMPANY
EASTGUARD INSURANCE COMPANY

FILING NUMBER
AMGD-125748756

files an initial LCM of 1.25 and adopts NCCI's 03-01-2008 loss costs for their new Workers' Compensation program.
Effective Date September 1, 2008.

LEAD COMPANY
EMPLOYERS INS. CO. OF WAUSAU

FILING NUMBER
LWCM-125751841

Other Companies

Liberty Mutual Ins. Co.
Liberty Mutual Fire Insurance Co.
LM Insurance Corp.
First Liberty Ins. Corp.
Liberty Insurance Corp.
Wausau Underwriters Ins. Co.
Wausau Business Insurance Co.

files rates, rules and forms for their new Package Solution Program (Commercial Multi-Peril , non-liability portion only).
Effective Date September 1, 2009.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS INSURANCE COMPANY OF WAUSAU WAUS-125743658
Other Companies
Wausau Business Insurance Company
Wausau Underwriters Insurance Company

Files revised rules for their Commercial Automobile program. There is no rate impact associated with this filing.
Effective Date November 1, 2008.

LEAD COMPANY **FILING NUMBER**
FARMERS INSURANCE EXCHANGE FARM-125614725
Other Companies
Mid-Century Insurance Company
Truck Insurance Company

files revised rates and rules for their Commercial Multi-Peril (Businessowners) Restaurant Program. The overall rate level change is a decrease of 4.9%, with Property rates decreasing by 9.2% and Liability rates increasing by 9.0%.
Effective Date August 8, 2008.

COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY 12670

files new rates and rules for its Builders Risk Plus Simplified Program.
Effective Date August 19, 2008.

COMPANY **FILING NUMBER**
HARTFORD STEAM BOILER INSPECTION AND INS. CO. HSTB-125666390

files a rule and forms revision for its Unitech Property All Risk CMP program. They file new optional endorsements which have no rate impact.
Effective Date January 1, 2009 New and Renewals.

COMPANY **FILING NUMBER**
INSURANCE COMPANY OF THE STATE OF PA AGMK-125724575

files revised rates and rules for their Private Passenger Automobile program. The proposed overall rate change is an increase of 6.0%.
Effective Date September 8, 2008 (New) November 7, 2008 (Renewal).

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 12739

files a rule to revise Package Modification Factors (PMFs) for the Commercial Package Policy with an overall increase of 1.6%.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
JEWELERS MUTUAL INSURANCE COMPANY **12708**

files revised rates for its Commercial Multiperil Program resulting in an overall increase of 1.35%.

Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125648615**

files an initial rate and rule filing for its vehicle service contract program.

Effective Date August 12, 2008.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125727091**

files a rate and rule filing for its Recreational Vehicle Service Contract Program. The company proposes removing the weighted average diesel surcharge and adding a reduced surcharge for diesel motor homes with underlying 3 year/75,000 mile manufacturers warranties.

Effective Date August 25, 2008.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **LFST-125708489**

files an initial filing for its Household Contents program. According to the company, it is a me-too filing based on an approved program for ITT Lyndon Property Insurance Company. The policy provides dual interest coverage for loss to personal property bought under deferred payment contract, installment payment contract, or direct consumer loan. The proposed rate is \$3.90 per \$100 of coverage.

Effective Date August 25, 2008.

COMPANY **FILING NUMBER**
MENDOTA INSURANCE COMPANY **MEND-125683703**

files revised rates and rules for its Private Passenger Automobile program. The overall renewal rate level change is capped 0% and new business rates will increase 9.86%.

Effective Date August 27, 2008 (New) October 4, 2008 (Renewal).

COMPANY **FILING NUMBER**
METROPOLITAN RPROPERTY AND CASUALTY INS. CO. **METX-125743257**

files revised rates for their Personal Excess Liability program. The overall proposed rate change is an increase of 15.7%

Effective Date September 17, 2008 (New) October 22, 2008 (Renewal).

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-125725077**

files rates for a new General Motors Pre-Owned vehicle service contract program.

Effective Date September 1, 2008.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-125725801**
files new rates for its Saturn Pre-Owned vehicle service contract program.
Effective Date September 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **12752**
files revised rates for its Private Passenger Auto Program resulting in an overall decrease
of -3.01%.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INS. CO. **12751**
files rate changes to its Recreational Vehicle Program resulting in a decrease of -5.8%.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **12753**
files a rule to revise Package Modification Factors (PMFs) for the Commercial Package
Policy with an overall increase of 1.6%.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
NATIONAL LIABILITY & FIRE INS. CO. **NTLD-125737781**
files to expand which risks it writes, and to implement a new driver rating approach for
its Commercial Auto Program resulting in an overall rate decrease of -5.66%.
Effective Date August 22, 2008.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INSURANCE COMPANY OF LA **AGMK-25724574**
files revised rates and rules for their Private Passenger Automobile program. The
proposed overall rate level change is an increase of 6.0%.
Effective Date September 8, 2008 (New) November 7, 2008 (Renewal).

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY, LTD.

FILING NUMBER
TRVD-125730666

Other Companies

TRAVELERS CASUALTY & SURETY CO.
THE TRAVELERS INDEMNITY CO. OF CONNECTICUT
ATHENA ASSURANCE CO.
FARMINGTON CASUALTY CO.
ST. PAUL FIRE & MARINE INS. CO.
ST. PAUL MERCURY INS. CO.
ST. PAUL GUARDIAN INS. CO.
ST. PAUL PROTECTIVE INS. CO.
THE TRAVELERS INDEMNITY CO.
THE CHARTER OAK FIRE INS. CO.
THE PHOENIX INS. CO.
THE TRAVELERS INDEMNITY CO. OF AMERICA
TRAVELERS CASUALTY INS. CO. OF AMERICA
TRAVELERS PROPERTY & CASUALTY CO. OF AMERICA

files a revision to its Workers Compensation program. The company proposes the adoption of NCCI circular CIF-2008-5 with no change to its current LCM.
Effective Date September 1, 2008.

COMPANY
NORGUARD INSURANCE COMPANY

FILING NUMBER
AMGD-125749415

files initial LCM of 1.45 and adopts NCCI's 03-01-2008 loss costs for their new Workers' Compensation program.
Effective Date September 1, 2008.

COMPANY
NOVA CASUALTY COMPANY

FILING NUMBER
NVAC-125725935

files a rate/rule filing for their Commercial Property program. The Company proposes revising the premium for their CAP Endorsement from a flat charge to a percentage of premium, subject to a minimum. While no actuarial support is provided, the change appears justified based on the Company's explanation. There is no premium effect, as the Company has no Mississippi written premium for this line of business.
Effective Date August 25, 2008.

LEAD COMPANY
OHIO CASUALTY INSURANCE COMPANY

FILING NUMBER
LBRM-125733636

Other Companies

West American Insurance Company
American Fire and Casualty Company

files a rate and rule filing for its Commercial Multi-Peril program. The company proposes revisions to its Package Modification Factors for Division Five and Division Six apartments. The overall rate effect is an increase of 2.3%.
Effective Date October 1, 2008 New and Renewals.

LEAD COMPANY
OHIO CASUALTY INSURANCE COMPANY

FILING NUMBER
LBRM-125734409

Other Companies

West American Insurance Company
American Fire and Casualty Company

files a rate and rule for their Commercial General Liability program. In addition to several clean-up changes, the company proposes adoption of ISO GL-2007-BGL1 and revisions to its Adjusted Experience Loss Ratios. The changes result in an overall increase of 2.0% for the group.

Effective Date October 1, 2008, New and Renewals.

COMPANY
OHIO INDEMNITY COMPANY

FILING NUMBER
PERR-125749001

files a rate filing for its Guaranteed Auto Protection program. The company proposes a 23.4% increase in rates, though no current policyholders are affected due to the nature of the policy. The company supports the proposed rate increase with a countrywide rate level indication showing a needed 25.4% rate increase. It was noted that the indication includes trended losses but no trended premiums despite rates being dependant on the amount financed. However, the indication illustrates an overall rate inadequacy. The company writes very little premium in Mississippi.

Effective Date October 1, 2008.

COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
PHAR-125694445

files a new multi-variate ruling structure with will replace their current Safe Driver Credit program for their Private Passenger automobile program. The overall rate level change is a decrease of 4.0%.

Effective Date October 1, 2008.

COMPANY
PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER
PHLX-125750075

files revised rates and rules for their Volunteer Fire Program-Commercial Auto. There is no rate impact associated with this filing.

Effective Date September 1, 2008.

COMPANY
PRAETORIAN INSURANCE COMPANY

FILING NUMBER
QBEC-125597722

files revised rates for their American Rental Association- Equipment Dealers- Commercial Umbrella program (Other Liability). The overall rate level change is a decrease of 2.7%.

Effective Date August 19, 2008.

COMPANY

SPARTA INSURANCE COMPANY

FILING NUMBER

REGU-125749108

files proposing a new National Pest Risk Purchasing Group program. They are using the ISO manual for this program, with a few additional exceptions and endorsements. The Company is filing several exceptions to ISO rates, including the experience-rating plan. Effective Date August 25, 2008.

LEAD COMPANY

STATE AUTO PROPERTY AND CASUALTY INS. CO.

FILING NUMBER

SAMM-125682400

Other Companies

State Automobile Mutual Insurance Company

files a rate, rule, and form revision to their General Liability program. The rating formula for Contractors Plus coverage has been revised resulting in a 60% decrease for the coverage; no rate impact on the overall general liability business. Effective Date October 30, 2008, New and Renewals.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

7548

files revised rates for their Homeowners Program resulting in an overall increase of 13.6%. The increase ranges from -3.0% to + 48.5% (The lower three Coastal counties range from 33.0% to 48.5% for policyholders with Wind Coverage through the company). The company will continue to accommodate in-state policyholders, consistent with existing underwriting rules and guidelines. In addition, the company will now accommodate out-of-state State Farm policyholders that have had a State Farm Homeowner policy in force for the prior 12 continued months consistent with existing underwriting rules and guidelines. Also, the company has proposed a Deductible Buy-Back Waiver in accordance with state statute 83-2-3 (2)(d). Zone 10 portions of the lower three counties will have a mandatory 5% Hurricane Deductible, Zone 20 of the lower three counties will have a mandatory 5% Hurricane Deductible with a 2% option available to policyholders with homes having a IBHS certificate. The upper three counties (Zone 32) will have a mandatory 2% Hurricane Deductible with an option for no separate Hurricane Deductible for policyholders with homes having an IBHS certificate. The mandatory deductibles will temper the rate increases in Zones 10 and 20 for those policyholders who have Wind Coverage through the company.

Effective Date November 1, 2008 new and December 1, 2008 renewal.

COMPANY

STONEBRIDGE CASUALTY INSURANCE COMPANY

FILING NUMBER

AEX-125596937

files a new endorsement with corresponding pricing under its Group Travel program. The new endorsement provides coverage for security deposit protection.

Effective Date August 12, 2008.

COMPANY **FILING NUMBER**
TECHNOLOGY INSURANCE COMPANY INC. **REGU-125727570**

files an initial rate and rule for its Commercial Multi-Peril program specific to Market Segments- Restaurants. The Company adopts current ISO loss costs and files a multiplier of 1.53.

Effective Date August 8, 2008.

COMPANY **FILING NUMBER**
TNUS INSURANCE COMPANY **WESA-125721171**

files to adopt NCCI's 03-01-2008 loss costs and an initial LCM for their Workers' Compensation program. This program will be paired with the existing program in their sister company, Tokio Marine and Nichido Fire, LTD as another tier.

Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
TOKIO MARINE AND NICHIDO FIRE INS. CO., LTD. **WESA-125752666**

files proposing a new Guaranteed Auto Protection program. The full proposed rates and rules are included in the filing. This is a new program.

Effective Date August 25, 2008.

LEAD COMPANY **FILING NUMBER**
UNITED SERVICES AUTOMOBILE ASSOCIATION **USPX-125712797**

Other Companies

USAA Casualty Insurance Company

USAA General Indemnity Company

Garrison Property and Casualty Insurance Company

files revised rates and rules for their Private Passenger Auto programs. The rate impact of the changes across all companies in the group create an overall rate increase of 9.3%.

Effective Date October 27, 2008, (New) and December 4, 2008, (Renewals).

COMPANY **FILING NUMBER**
UNITED STATES LIABILITY INS. CO. **USLI-125643261**

files an initial rate, rule and form filing to introduce a new product called Microtek Pak, which is to provide Businessowners and Errors & Omissions coverages to small, technology-based risks.

Effective Date August 12, 2008.

NON-RENEWAL OF A LINE OF BUSINESS

National Union Fire Insurance Company of Pittsburgh, PA will non-renew all of its Mortgage Bankers/Mortgage Brokers Errors and Omissions insurance policies effective 60 days from their notice to the Department which was August 12, 2008.