

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACCIDENT FUND NATIONAL INSURANCE</u>	<u>ACCD-125749451</u>
files a revised LCM for their Workers' Compensation program. The overall rate change is a decrease of 7.0%.	
Effective Date September 11, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE AMERICAN INSURANCE COMPANY</u>	<u>ACEH-125772742</u>
files to introduce and revise optional endorsements and to submit a new supplemental application related to their Professional Liability for Design Professionals Coverage-Other Liability. Additional optional coverages include additional limits, Privacy Liability, Data Breach Fund and Network Security Liability coverage, and Wrongful Act coverage endorsements.	
Effective Date September 16, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AEGIS SECURITY INSURANCE COMPANY</u>	<u>AEGS-125681032</u>
files rating method and rate modifications for its Travel Trailer Program.	
Effective Date September 9, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AFFILIATED FM INSURANCE COMPANY</u>	<u>FMGL-125739681</u>
files introducing a Green Endorsement, which will replace any damage with environment-friendly material and recycle the damaged sections that are being taken away for an additional premium. The premium was developed studying the costs of green construction versus that of standard construction.	
Effective Date September 16, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALFA SPECIALTY INSURANCE CORPORATION</u>	<u>12727</u>
files revised rates and rules for its Private Passenger Auto Program resulting in an overall decrease of -6.0%.	
Effective Date September 10, 2008 new business and October 25, 2008 renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN INTERNATIONAL INSURANCE COMPANY</u>	<u>APCG-125650585</u>
files rates, rules and forms as a me-too Homeowners filing of Audubon Insurance Company and Audubon Indemnity Company. New and renewal policies for these two companies will be written under American International Insurance Company.	
Effective Date January 1, 2009 New Business and April 1, 2009 Renewals.	

COMPANY

AMERICAN MERCURY INSURANCE COMPANY

FILING NUMBER

PERR-125559699

files a rate revision for its vehicle service contract program. The Company changes its rating factors to multiplicative factors and adds a tier factor to distinguish auto dealers from direct marketers. They, also, provide the addition of powertrain exclusion rates. The rate impact is an increase of 25.9%. Due to the nature of this coverage, only new policyholders are affected.

Effective Date September 18, 2008.

COMPANY

AMERICAN ROAD INSURANCE COMPANY

FILING NUMBER

AMRD-125788849

files a rate and rule for its Vehicle Service Contract program. The changes include revisions to rates, rating factors and vehicle classifications. The changes result in an overall rate reduction of 14.3%.

Effective Date November 4, 2008.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

FILING NUMBER

ZURC-125702658

Other Companies

Northern Insurance Company of New York
Maryland Casualty Company
American Zurich Insurance Company
American Guarantee and Liability Insurance
American Guarantee and Liability Insurance
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 corresponding rules for use with their Abusive Acts Liability Coverage to their Other Liability program. They file the Abusive Act Alleged Participant Supplemental Coverage and Prior Criminal Conviction Exclusion Deletion endorsements.

Effective Date October 1, 2008.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

Other Companies

Northern Insurance Company of New York

Maryland Casualty Company

American Zurich Insurance Company

files a revision to their rates and rules for the Commercial Multi Peril portion within their Precision American and Precision Premier programs. The Companies propose to revise base rates for all market segments except Manufacturing, Apartments and Condos. In addition, the optional rates for Boiler and Machinery and Professional Liability are revised. The rating territories are redefined based on county and zip code boundaries. The Companies also propose changes to their age of building factors.
Effective Date January 1, 2009, New Business and April 1, 2009, Renewals.

FILING NUMBER

ZURC-125790080

LEAD COMPANY

ATHENA ASSURANCE COMPANY

Other Companies

St. Paul Fire and Marine Insurance Company

St. Paul Guardian Insurance Company

St. Paul Mercury Insurance Company

St. Paul Protective Insurance Company

files revised rates (LCMs) for their Commercial Auto Program. The overall rate level change is a decrease of 10.0%.
Effective Date November 7, 2008.

FILING NUMBER

TRVD-125757919

COMPANY

CAPITOL INDEMNITY CORPORATION

files an initial rate and rule filing for its Commercial Auto program. The company proposes adoption of ISO loss costs with a loss cost multiplier of 1.760. The company also proposes several state rule exceptions. The loss cost multiplier worksheet supports a loss cost multiplier of 1.730 as opposed to 1.760, but the expense provisions shown on Exhibit C support the 1.760 LCM.
Effective Date October 1, 2008.

FILING NUMBER

CAPC-125752531

COMPANY

CATLIN INSURANCE COMPANY, INC.

files rates, rules and forms for its new Professional Liability Excess Insurance Program.
Effective Date September 16, 2008.

FILING NUMBER

CATL-125689416

LEAD COMPANY
CHARTER OAK FIRE INSURANCE CO.

FILING NUMBER
TRVD-125664276

Other Companies

Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Property Casualty Company of America

files revised rates and new loss cost multiplier along with adoption of updated ISO loss costs. This will result in a -4.0% decrease.
Effective Date February 1, 2009.

COMPANY
CMG MORTGAGE INSURANCE COMPANY

FILING NUMBER
PMGP-125698131

files revised rates for their Lender-Paid Mortgage Insurance program. There is no rate impact associated with this filing.
Effective Date September 3, 2008.

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY

FILING NUMBER
CNAB-125761941

Other Companies

AMERICAN CASUALTY COMPANY OF READING PA
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY

files a rate filing for their workers compensation program. The Company wishes to adopt NCCI's changes related to the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Item Filing B-1405). In addition, CAN is adopting the changes in NCCI catastrophe provisions (Item Filing B-1407). The Company indicates that the filing is rate neutral.
Effective Date September 1, 2008.

COMPANY
DELOS INSURANCE COMPANY

FILING NUMBER
DLSN-125768847

files initial rates and rules for their new Commercial Auto program.
Effective Date September 24, 2008.

LEAD COMPANY
EMPLOYER'S FIRE INSURANCE COMPANY

FILING NUMBER
BEAC-125802302

Other Companies

ONEBEACON AMERICA INSURANCE COMPANY

files a filing to include additional optional Technology Errors or Omissions coverage for its Professional Liability program. The rate for this coverage is based on competitor comparison, though this comparison is not shown in the filing. As the additional coverage is optional, there is no premium impact for this filing.
Effective Date September 11, 2008.

COMPANY
EVEREST NATIONAL INSURANCE CO.

FILING NUMBER
EVST-125706539

files rates and rules for its new Equipment Breakdown (Boiler and Machinery) endorsement. These rates and rules were developed in conjunction with the Hartford Steam Boiler Inspection and Insurance Company, which will reinsure this exposure and has significant experience with this type of business.
Effective Date September 16, 2008.

COMPANY
FLORIST'S MUTUAL INSURANCE COMPANY

FILING NUMBER
FLWR-125783156

files to revise the LCM for the Liability portion of its Commercial Multi-Peril program. The overall rate level change is an increase of 0.1%.
Effective Date December 1, 2008.

LEAD COMPANY
GEICO INDEMNITY COMPANY

FILING NUMBER
GECC-125705077

Other Companies

GEICO Casualty Company

GEICO General Insurance Company

files revised rates and rules for their Personal Automobile program. The overall rate level change is an increase of 5.0%.
Effective Date September 16, 2008.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
12763

Other Companies

Great American Alliance Insurance

Great American Assurance Company

Great American Ins. Co. of NY

Great American Security Ins. Co.

Great American Spirit Ins. Co.

files new rates, rules and forms for their Computer Technology Liability Program. The program will provide Errors & Omissions and other liability coverage for IT contractors and consultants.
Effective Date October 1, 2008.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN INSURANCE COMPANY 12632
Other Companies
Great American Alliance Insurance Company
Great American Assurance Company
Great American Insurance Company of New York

files an endorsement and rates/rules for a new Winery Insurance Program under the Commercial Property line.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
GREAT WEST CASUALTY COMPANY LDRE-1257622950

files revised rates and rules for their Commercial Auto program. The overall rate level change is an increase of 3.2%
Effective Date October 1, 2008.

LEAD COMPANY **FILING NUMBER**
GUIDEONE AMERICA INSURANCE COMPANY GDEA-125612191
Other Companies
GUIDEONE ELITE INSURANCE COMPANY
GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

files a form, rate and rule filing to introduce under the Commercial General Liability Section a new Directors and Officers Liability and Educators Legal Liability coverage option to address professional liability exposures for educational institutions. This coverage is written on a claims made basis.
Effective Date October 15, 2008.

LEAD COMPANY **FILING NUMBER**
GUIDEONE AMERICA INSURANCE COMPANY GDEA-125614392
Other Companies
GUIDEONE ELITE INSURANCE COMPANY
GUIDEONE MUTUAL INSURANCE COMPANY
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

files a form, rate and rule filing to introduce under the Commercial Umbrella Section a new Directors and Officers Liability and Educators Legal Liability coverage option to address professional liability exposures for educational institutions. This coverage is written on a claims made basis.
Effective Date October 15, 2008.

COMPANY **FILING NUMBER**
GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY ARAG-125762361

files rates, rules, and forms to introduce its new Group Legal Expense program.
Effective Date September 24, 2008.

COMPANY **FILING NUMBER**
IDS PROPERTY CASUALTY INSURANCE COMPANY **PRCA-125631112**

files rates, rules, and forms for its Blanket Travel Insurance program. The program will be marketed to bank customers that use their credit card or other accounts at financial institutions to purchase travel arrangements.
Effective Date September 18, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **12785/12786/12789**

files new loss cost and increased limit factors, rules and forms for its Management Protection Program/Executive Liability Side A and Financial Institutions Executive Liability Side A Coverage Parts.
Effective Date May 1, 2009.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **12793/12795**

files revised loss cost related to their Businessowners Policy and with revised rules. This will result in an overall decrease of -8.9%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-125716894**

files to adopt ISO's current loss costs and LCMs for its new Commercial Auto program. With this filing the company intends to provide coverage for Collateral Recovery and Towing Risks.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
LM INSURANCE CORPORATION **LMUG-125776006**

files revised rates for its Commercial Property (Fire and Allied Lines) to amend its loss cost multiplier from 1.608 to 1.206. This will resulting in an overall decrease of -25.0%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125753827**

files their introductory Vehicle Service Contract Reimbursement Program.
Effective Date September 11, 2008.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125758049**

files initial rates and rules for their new Vehicle Service Contract Reimbursement program for motorcycles, ATV's, personal watercraft, and other small recreational vehicles.
Effective Date September 16, 2008.

COMPANY

LYNDON SOUTHERN INSURANCE COMPANY

FILING NUMBER

LFST-125708516

files rates, rules, and forms for its Blanket Vehicle Single Interest program. The program is commercial insurance for banks, credit union, and finance/leasing companies to provide underlying coverage on loan collateral.
Effective Date September 9, 2008.

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.

FILING NUMBER

SFBC-125785344

files to make adjustments to the claims history rating plan established within their Dwelling Package 1 program. The Company amends the plan by increasing the limit on the definition of a chargeable claim, and by reducing some of the surcharges applicable to various claims history profiles. The threshold for a ratable claim has been revised from \$250 to \$1000. The overall rate impact is a decrease of
-0.31%.
Effective Date November 1, 2008 New and Renewal Business.

COMPANY

MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO.

FILING NUMBER

SFBC-125785623

files to make adjustments to the claims history rating plan established within their Manufactured Home program. The Company amends the plan by increasing the limit on the definition of a chargeable claim, and by reducing some of the surcharges applicable to various claims history profiles. The threshold for a ratable claim has been revised from \$250 to \$1000. The overall rate impact is a decrease of
-0.27%.
Effective Date November 1, 2008 New and Renewal Business.

COMPANY

MOUNTAIN LAUREL ASSURANCE COMPANY

FILING NUMBER

PRGS-125750227

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is a decrease of 0.3%.
Effective Date September 26, 2008 (New) November 25, 2008 (Renewal).

COMPANY

NAVIGATORS INSURANCE COMPANY

FILING NUMBER

NAVG-125725265

files to reduce base premium amounts by 20% for their Agents and Brokers Professional Errors & Omissions Liability program.
Effective Date September 24, 2008.

COMPANY **FILING NUMBER**
NCCI **NCCI-125781128**

files a Workers Comp rule filing proposing several classification changes along with corresponding hazard group changes. The proposed changes are part of a transition that will include future rate and loss cost filings corresponding to the changes proposed in this rule filing.

Effective Date March 1, 2011.

COMPANY **FILING NUMBER**
NORTH AMERICAN ELITE INSURANCE CO. **NRTH-125744183**

files rates, rules and forms for its new Commercial Umbrella Program.

Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
NORTH AMERICAN SPECIALTY INSURANCE COMPANY **NRTH-125778077**

files rates, rules, and forms for its Entertainment General Liability program.

Effective Date October 1, 2008.

LEAD COMPANY **FILING NUMBER**
OHIO CASUALTY INSURANCE COMPANY **LBRM-125785150**

Other Companies

West American Insurance Company

American Fire and Casualty Company

files revised rates and rules for their Commercial Auto program. The overall rate level change is an increase of 2.5%.

Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
OLD REPUBLIC INSURANCE COMPANY **LDRA-125766325**

files a rating plan under its Contractual Liability Insurance Program for Paintless Dent Repair coverage.

Effective Date September 18, 2008.

COMPANY **FILING NUMBER**
PENN MILLERS INSURANCE COMPANY **PENM-125757621**

files revised rates, rules and forms for its Agribusiness Employment Practices Liability Program. The company proposes a 50% reduction in charges for part-time, seasonal and temporary employees. This will result in an overall decrease of -5%.

Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY **PMGP-125772077**
files rate revision for its Mortgage Guaranty programs. The Company files new Standard, Lender Paid, and A-Minus rate schedules. They are expanding the Monthly payment plan pricing options into three credit risk categories. The overall impact of the revision is a 25% rate increase. Due to the nature of the coverage there is no impact on existing insureds.
Effective Date October 1, 2008 New Business.

COMPANY **FILING NUMBER**
PMI MORTGAGE INSURANCE COMPANY **AMRD-125788849**
files revisions to its U. S. Military Affinity Mortgage Guaranty program to make it more consistent with its Standard Program. The changes result in a neutral rate impact.
Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
PROGRESSIVE GULF INSURANCE COMPANY **PRGS-125630012**
files revised rates for their Commercial Auto - Physical Damage coverage. The overall rate level change is a decrease of 0.2%.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
REDLAND INSURANCE COMPANY **MADC-125769774**
files a rate filing to its Workers Compensation program. The company wishes to revise its current loss cost multiplier of 1.67 to 1.400. The company is targeting a book of business previously written by Capital City Insurance Company and the revision of the loss cost multiplier is based on a review of the data for the previous program. The overall estimated rate impact of this filing is -16.0%. A permissible loss & LAE ratio of 68% is calculated based on reasonable expense and profit and contingencies provisions. Historical expenses are provided to support expense provisions and a profit and contingencies allowance of 2.22%.
Effective Date September 24, 2008.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-125763860**
files revised rates and rules for their Mortgage Guaranty programs. The overall rate level change is an increase of 2.56%.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE CO. **TRGR-125746032**
files various changes to their RoadMaster Personal Auto Program. They propose changes to the driver class factors, territory factors, household structure factors and base rates.
Effective Date September 15, 2008.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE CO. **TRGR-125752440**

files changes to their credit tiers in their RoadMaster Personal Auto Program resulting in an overall change of 0.9%.
Effective Date September 15, 2008.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-125760679**

files rates and rules for its Vehicle Service Contract program. The policy insures liabilities incurred by the obligor under vehicle service contracts.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-125764688**

files rates and rules for its Toyota Freedom Vehicle Service Contract program. The policy insures liabilities incurred by the obligor under vehicle service contracts sold through franchised Toyota and Lexus dealerships.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-125765531**

files rates and rules for its Tire and Wheel Contract program. The policy insures liabilities incurred by the obligor under vehicle service contracts through new and used dealerships for tire and wheel coverage.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-125763644**

files rates and rules for its Auto Lease program under their contractual liability service contract policies. The program provides coverage for mechanical breakdown with rates for paintless dent repair and for windshield damage.
Effective Date September 9, 2008.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-125794741**

files revised rates and rules for their Commercial fire and Allied Lines program. The overall rate level change is an increase of 5.0%.
Effective Date October 1, 2008.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **SFMA-125812604**

files a revision to the Multiple Line Discount (MLD) rule to permit current policyholders who qualify for the discount to continue to qualify if their State Farm Homeowner policy, Condominium policy, Renter's Policy, Farm/Ranch policy or Manufactured Home policy is non-renewed due to the unacceptably high risk of damages to the covered property from a catastrophe This change has no rate effect and applies to non-renewals effective between November 1, 2008 and November 30, 2010.
Effective Date October 17, 2008.

LEAD COMPANY **FILING NUMBER**
UNITED STATES AUTOMOBILE ASSOCIATION **PERR-125786770**

Other Companies
USAA Casualty Insurance Company
USAA General Indemnity Company
Garrison Property and Casualty company

files revised rates for their Personal Umbrella program. The overall proposed rate level change is an increase of 8.0%.
Effective Date December 5, 2008.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-125738537**

files a rate filing for its Vehicle Service Contract Reimbursement - Certified Program. The company proposes adding rates for 50-85,000 mile terms for General Motors vehicles and updates to its rates for 100,000 mile terms as well as updates to rates for Ford and Mercury vehicles due to changes in Ford's certification program.
Effective Date September 24, 2008.

COMPANY **FILING NUMBER**
VALIANT INSURANCE COMPANY **PERR-125782801**

files its initial filing for a Commercial General Liability program. The Company adopts the ISO reference filings GL-2007-BGL1 and CU-2007-OCTRU and currently approved forms. They file a Loss Cost Multiplier of 1.540.
Effective Date September 18, 2008.

COMPANY **FILING NUMBER**
WESTCHESTER FIRE INSURANCE COMPANY **ACEH-125743510**

files rates, rules and forms for its new CODA Premier Directors and Officers Liability Excess DIC Policy.
Effective Date September 9, 2008.

COMPANY NAME CHANGES

Folksamerica Reinsurance Company changed its name to White Mountains Reinsurance Company of America effective July 8, 2008.

Western Diversified Casualty Insurance Company changed its name to Arch Indemnity Insurance Company effective May 19, 2008.

Midwestern Insurance Company changed its name to Driver's Insurance Company effective June 10, 2008.