

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ACE PROPERTY AND CASUALTY INSURANCE CO.</u>	<u>RNHL-125852902</u>
files revised rates for their Crop Insurance program. The overall rate level change is a decrease of 0.8%.	
Effective Date January 1, 2009.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AGRI GENERAL INSURANCE COMPANY</u>	<u>RNHL-125855917</u>
files revised rates for their Crop Program with an overall decrease of -0.8%.	
Effective Date January 1, 2009.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED WORLD NATIONAL ASSURANCE CO.</u>	<u>TSMP-125851949</u>
files a new program to provide Professional Liability to private companies.	
Effective Date November 10, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED WORLD NATIONAL ASSURANCE CO.</u>	<u>TSMP-125842117</u>
files a new program to provide Professional Liability to public companies with a market cap under 500 million.	
Effective Date November 10, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED WORLD NATIONAL ASSURANCE COMPANY</u>	<u>TSMP-125865116</u>
files new rates, rules and forms for its Directors' and Officers' Liability Coverage for non-profit organizations.	
Effective Date November 24, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN BANKERS INSURANCE CO. OF FLORIDA</u>	<u>ASPX-125815642</u>
files a rate and form for its Collateral Plus program to provide physical damage coverage on loan collateral.	
Effective Date December 1, 2008.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN FAMILY HOME INSURANCE COMPANY</u>	<u>AMMH-125788418</u>
files rates, rules, and forms to introduce its Affinity Group Renters program. This program will provide tenant homeowners coverage using ISO's standard Contents - Broad Form policy form and endorsements. This program will be marketed primarily via licensed national or regional third party groups including but not limited to financial and other lending institutions and their customer bases. The only criteria for acceptance into this program is that the applicant be a member of the contracted affinity group. The rating for this program is essentially one rate nationwide.	
Effective Date November 5, 2008.	

COMPANY

AMERICAN ROAD INSURANCE COMPANY

FILING NUMBER

AMRD-125857962

files a rate and rule filing for its Extended Service Coverage wraps program. The company proposes offering coverage to Hyundai and Kia autos with vehicle age outside the manufacturer's warranty but lower mileage.
Effective Date December 1, 2008.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-125872963

Other Companies

AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY

COLONIAL AMERICAN CASUALTY AND SURETY COMPANY

FIDELITY AND DEPOSIT COMPANY OF MARYLAND

ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS

ZURICH AMERICAN INSURANCE COMPANY

EMPIRE FIRE AND MARINE INSURANCE COMPANY

files a rate filing for its Commercial General Liability program. The company has adopted ISO loss costs and proposes to use of 0.966, 1.288, 1.610, 1.932 for its four rating tiers. The overall estimated rate impact of this filing is -4.1%. A permissible loss & LAE ratio of 61.4% is calculated based on reasonable expense and profit & contingencies provisions.

Effective Date June 6, 2009.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

CLTR-125365429

files initial rates and rules for their new Travel program.

Effective Date November 5, 2008.

COMPANY

AUDUBON INSURANCE COMPANY

FILING NUMBER

APCG-125848631

files a "Me-Too" filing emulating AIG Premier Insurance Company's approved personal auto program. AIG Private Client Group plans to replace AIG Premier Insurance Company with Audubon Insurance Company.

Effective Date November 20, 2008.

LEAD COMPANY

BITUMINOUS CASUALTY CORPORATION

FILING NUMBER

LDRX-125872112

Other Companies

BITUMINOUS FIRE AND MARINE INSURANCE COMPANY

files a filing to adopt ISO's new loss costs, effective 7-1-09. The company also proposes a decrease in its Loss Cost Multiplier. The overall rate impact is -8.6%.

Effective Date July 1, 2009.

COMPANY **FILING NUMBER**
BRIDGEFIELD CASUALTY INSURANCE COMPANY **LBRM-125856310**

files to adopt NCCI's latest loss costs with an LCM of 1.245 for its Workers' Compensation program. The overall rate level change is a decrease of 5.0%.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
CATERPILLAR INSURANCE COMPANY **CTRP-125836810**

files revised rates for their Contractual Liability Insurance Policy. There is no rate impact associated with this filing.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-125802108**

files rates, rules and forms for their new CyberFirst Professional Liability Coverage.
Effective Date August 1, 2009.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-125813961**

files rates, rules and forms for an initial filing for its Agents Professional Liability program for property and casualty insurance agents.
Effective Date November 5, 2008.

COMPANY **FILING NUMBER**
CONTINENTAL CASUALTY COMPANY **CNAC-125813874**

files rates, rules and forms for an initial filing for its Agents Professional Liability program for life insurance agents.
Effective Date March 16, 2009.

LEAD COMPANY **FILING NUMBER**
CONTINENTAL INSURANCE COMPANY **CNAB-125858934**

Other Companies
AMERICAN CASUALTY COMPANY
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD
TRANSPORTATION INSURANCE COMPANY
VALLEY FORGE INSURANCE COMPANY
CONTINENTAL CASUALTY COMPANY

files rate/rule/form filing for their Enhanced Winery Extension program (Commercial Multi-Peril). The company proposes replacing their existing endorsement with a new one, which includes higher limits and enhanced coverages. The company did not charge for the prior endorsement. They propose charging a percentage of total premiums, ranging from 0.1% to 1.5%, when an insured selects limits higher than the new base limits. The overall rate effect of the change is expected to be approximately +1%.
Effective Date January 1, 2009.

COMPANY

CUMIS INSURANCE SOCIETY

FILING NUMBER

CUNX-125863566

files revised rates for its Commercial Package Program resulting in an overall decrease of -6.8%.

Effective Date April 1, 2009.

COMPANY

DEERFIELD INSURANCE COMPANY

FILING NUMBER

YTYC-125728593

files rates, rules and forms for its proposed Guaranteed Auto Protection program.

Effective Date November 20, 2008.

LEAD COMPANY

EMPLOYERS FIRE INSURANCE COMPANY

FILING NUMBER

BEAC-125794092

Other Companies

OneBeacon America Insurance Company

files rules and rates under their Employment Practices Liability to move Publishers to a new Media Segment rating rule.

Effective Date November 20, 2008.

COMPANY

GOVERNMENT EMPLOYEES INSURANCE CO.

FILING NUMBER

GECC-125840780

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

Effective Date November 12, 2008.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-125827998

Other Companies

Hartford Insurance Company of the Midwest

Hartford Underwriters Insurance Company

Property and Casualty Insurance Company of Hartford

Trumbull Insurance Company

Twin City Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Fire Insurance Company

files to revise several Classification groups in their Commercial Multi-Peril program. The changes made are revenue neutral.

Effective Date January 1, 2009 New and Renewals.

COMPANY **FILING NUMBER**
INDEMNITY INSURANCE CO. OF N. AMERICA **ACEH-125856106**

files to introduce their new AB Umbrella Plus Program. The proposed plan will offer General Liability and Miscellaneous Liability rates as based on percentages of underlying coverage premiums subject to extensive underwriting judgment. Auto Liability risks are rated per insured vehicle and are broken down by auto type. Coverage above the \$1 million excess of \$1 million layer is offered with rates based on a percentage of the first excess layer premium.

Effective Date November 20, 2008.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE **12826**

files a Homeowners loss cost filing with an overall decrease of -0.9% for owners policies, +5.0% for tenants and -10.0% for condo policies.

Effective Date April 1, 2009.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **12907, 12906, 12903**

files loss costs, rules, and forms to introduce under Division Twelve - Market Segments - Golf Courses Section.

Effective Date August 1, 2009, New and Renewal Business.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **12904, 12903, 12902**

files loss costs, rules, and forms for its Commercial Crime program. ISO revises the rating algorithm of the six main Burglary and Theft (B&T) coverages. The overall effect on the current loss cost level as a result of this filing is 0.0%.

Effective Date November 1, 2009 New and Renewals.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY INC. **IRON-125739203**

files rates, rules, and forms for a new Contractual Liability program that provides coverage for losses from GAP waivers.

Effective Date November 20, 2008.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-125871470**

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

Effective Date November 20, 2008.

COMPANY **FILING NUMBER**
LOUISIANA RETAILERS MUTUAL INSURANCE COMPANY **SMGC-125857269**

files to adopt NCCI's 03/01/2008 loss costs with an LCM of 1.242 for their Workers' Compensation program. The overall rate level change is a decrease of 1.2%.

Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125779186**
files rates, rules, and forms for an initial filing of its Limited Warranty contractual liability program.
Effective Date November 5, 2008.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKA-125795063**
files a new Off Road Recreational Vehicle Program.
Effective Date December 15, 2008 for new business and March 15, 2009 for renewals.

COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKA-125794529**
files revised rates for their Motorcycle and Recreational Vehicle Program to make it apply to only motorcycles. The overall rate change will be 3.770%.
Effective Date December 15, 2008 for new business and March 15, 2009 for renewals.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. **METX-125797937**
Other Companies
Metropolitan Casualty Insurance Company
files revised rates for their Private Passenger Automobile Program resulting in an overall increase of 3.9%.
Effective Date November 30, 2008.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-125844602**
files rate and rules for a new coverage for 12/12 Wrap under its GM Protection Plan Certified Used Vehicle program.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
MORTGAGE GUARANTY INSURANCE CORPORATION **MRTG-125853762**
files a revised base rates under a full documentation borrower paid for a U.S.Military Personnel Premium Program.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-125760018**
files revised rates for their Personal Umbrella program. The overall impact of the filing is a 7.7% increase. This results from increasing rates by 10% for coverage amounts of 1 to 4 million and increasing rates by 5% for 5 million.
Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
NATIONAL FIRE INS. CO. OF HARTFORD **CNAC-125813961**
files rates, rules and forms for a new Municipal Professional Liability program.
Effective Date November 10, 2008.

COMPANY **FILING NUMBER**
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD **CNAB-125782044**
files rates, rules, and forms for a new Municipal Professional Liability program.
Effective Date November 10, 2008.

COMPANY **FILING NUMBER**
NATIONAL INTERSTATE INSURANCE COMPANY **12918**
files rates and rules for its new Daily Rental Car Program.
Effective Date December 1, 2008.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE CO. **NWPC-125824430**
Other Companies
Nationwide Property and Casualty Insurance Company
files revised rates and rules for their Homeowners program. The company proposes a
6.9% rate increase for the two companies combined.
Effective Date January 17, 2009 (New and Renewal).

LEAD COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY LTD. **TRVD-125878989**
Other Companies
The Travelers Indemnity Company
Travelers Property Casualty Company of America
files a rating rule page and forms for their Umbrella Excess Technology Program.
Effective Date December 1, 2008.

LEAD COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY, LTD. **TRVD-125878289**
Other Companies
Charter Oak Fire Insurance Company
Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company Of Connecticut
Travelers Property Casualty Company of America
files an initial form, rate, and rule filing for its Technology General Liability program.
The company plans to transition business written by St. Paul Fire & Marine to the
Travelers Company and affiliates.
Effective Date December 1, 2008.

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY, LTD.

FILING NUMBER
TRVD-125812424

Other Companies

Charter Oak Fire Insurance Company
Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company Of Connecticut
Travelers Property Casualty Company of America

files an initial form, rate, and rule filing for its Technology Property program. The company plans to transition business written by St. Paul Fire & Marine to the Travelers Company and affiliates.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
NORTH AMERICAN SPECIALTY INSURANCE COMPANY NRTN-125795914

files rates, rules, and forms for a new program to cover commercial auto risks associated with the entertainment industry.
Effective Date November 5, 2008.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY CO. OF NC OCCD-125869681

files new rates, rules and forms for their Commercial Property Program.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY CO. OF NC OCCD-125869036

files new rates, rules and forms for its Commercial General Liability Program.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
OCCIDENTAL FIRE & CASUALTY CO. OF NC OCCD-125867039

files new rates, rules and forms for their Commercial Auto Program.
Effective Date December 1, 2008.

LEAD COMPANY **FILING NUMBER**
OHIO CASUALTY INSURANCE COMPANY LBRM-125871352

Other Companies

West American Insurance Company
American Fire and Casualty Company

files revised rates for their Commercial Auto program. The overall rate level change is a decrease of 0.1%.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
PHILADELPHIA INDEMNITY INSURANCE CO. **PHLX-125875130**

files rates, rules and forms for their new "Great Outdoors" Commercial Package Program for commercial risks with recreational exposures.
Effective Date December 1, 2008.

COMPANY **FILING NUMBER**
PROCENTURY INSURANCE COMPANY **MEAD-125858278**

files initial rates and rules to introduce their Irrigation Equipment program in Mississippi on an admitted basis.
Effective Date November 20, 2008.

COMPANY **FILING NUMBER**
REDLAND INSURANCE COMPANY **MADC-125877408**

files a revised LCM (1.25) for their Workers' Compensation program. The overall rate level change is a decrease of 10.7%.
Effective Date November 20, 2008.

COMPANY **FILING NUMBER**
RLI INSURANCE COMPANY **RLSC-125831894**

files initial loss costs, rules, and forms for its new Fidelity Division which will specialize in providing fidelity and crime coverage for very large corporations and financial institutions.
Effective Date November 20, 2008 New and Renewals.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF IL **SAFA-125841850**

files to revise rates and rating relativities for its Personal Automobile Motorcycle Program resulting in an overall increase of 0.3%.
Effective Date December 11, 2008 for new business and January 15, 2009 for renewals.

COMPANY **FILING NUMBER**
SENTRUITY CASUALTY COMPANY **YTYC-125855257**

files initial rates and rules for its Diamond Program, providing Contractual Liability coverage to auto dealerships for non-performance on service contracts.
Effective Date November 18, 2008.

COMPANY **FILING NUMBER**
STAR INSURANCE COMPANY **MEAD-125839924**

files rates, rules and forms for an initial filing of its Surety and Fidelity program. The company proposes rates based on Surety and Fidelity Association of America loss costs.
Effective Date November 5, 2008.

COMPANY **FILING NUMBER**
STATE FARM FIRE AND CASUALTY COMPANY **RNHL-125855975**

files revised rates for their Crop-Hail program. The overall rate level change is a 0.8% decrease.

Effective Date January 1, 2009.

COMPANY **FILING NUMBER**
SURETEC INSURANCE COMPANY **12913**

files rates, rules, and forms for an initial tiered rating program for Contractor Bonds. They, also, offer an expedited underwriting for small and routine contract bonds called "SureQuick". The program allows simplified applications and reduced underwriting requirements for smaller contractors.

Effective Date November 20, 2008.

LEAD COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INS. CO. **TRVA-125819797**

Other Companies

Travelers Personal Security Insurance Company

files changes to the class plan and base rates within their Private Passenger Auto Program resulting in an overall increase of 0.5%.

Effective Date November 10, 2008.

LEAD COMPANY **FILING NUMBER**
UNITED GUARANTY MORTGAGE INDEMNITY COMPANY **RESD-125841995**

Other Companies

United Guaranty Residential Insurance Company

files new rates for its Alternative ReadRates Mortgage Guaranty program.

Effective Date December 17, 2008.

COMPANY **FILING NUMBER**
XL INSURANCE AMERICA, INC. **XLAM-125865592**

files rates, rules, and forms for an Aviation Program to encompass Aircraft Hull & Liability Insurance, Aviation Products Liability, Commercial General Liability Aviation Insurance, and Aviation Excess Liability Insurance.

Effective Date December 1, 2008, New and Renewals.

NEW COMPANY

Coface North America Insurance Company received their Privilege License and Certificate of Authority to do business in Mississippi effective November 1, 2008.