

**Mississippi Insurance Department  
Property/Casualty Rate Filing Bulletin  
January 2009**

**COMPANY**

**FILING NUMBER**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES**

**AMAX-125943184**

files revised loss costs, rules and forms for their Commercial Liability Manual. The overall rate level change is a decrease of 14.1%.

Effective Date June 1, 2009.

**COMPANY**

**FILING NUMBER**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES**

**AMAX-125952770**

files rates (loss costs) and rules for the AAIS Homeowners Program. There are no rate changes associated with this filing.

Effective Date July 1, 2009.

**COMPANY**

**FILING NUMBER**

**AMERICAN RELIABLE INSURANCE COMPANY**

**ASPX-125928547**

files to modify the wind excluded base rate in Territory D to be more competitive with the base rates used by the Mississippi Residential Property Underwriting Association (MRPUA). The overall rate impact for the policyholders in the state is -2.9%

Effective Date January 16, 2009.

**LEAD COMPANY**

**FILING NUMBER**

**AMERICAN ZURICH INSURANCE COMPANY**

**ZURC-125934381**

**Other Companies**

American Guarantee and Liability Insurance

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of Illinois

Zurich American Insurance Company of Illinois

files revised rules and rating for its Commercial Property Basket Program. The new program will contain two schedules, the Basic Limit Option and the Plus Limit Option. The Basic Limit Option replaces the present Commercial Property Basket Filing, and will have no impact on current insureds. The Plus Limit program has higher limits for select coverages.

Effective Date January 15, 2009 new and Renewals.

**LEAD COMPANY**

**FILING NUMBER**

**AMGUARD INSURANCE COMPANY**

**AMGD-125934283**

**Other Companies**

EastGuard Insurance Company

NorGuard Insurance Company

files to revise the LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 12.84% ( impact ranges from -12.6% to -13.8%).

Effective Date January 30, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>ARCH INSURANCE COMPANY</u></b>	<b><u>REGU-125874820</u></b>

files an independent General Liability rates, rules, and forms filing for their new Alarm Program. This program provides GL coverage for businesses that install, repair, and monitor alarm systems.  
Effective Date January 16, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>BERKELEY REGIONAL INSURANCE COMPANY</u></b>	<b><u>PERR-125939208</u></b>

files rates, rules and forms for their new (Commercial Burglary & Theft) Crime General Risk Program.  
Effective Date January 16, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>BERKSHIRE HATHAWAY ASSURANCE CORPORATION</u></b>	<b><u>NTLM-125968894</u></b>

files initial rate filing for their new Financial Guarantee coverage.  
Effective Date January 30, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>CHURCH MUTUAL INSURANCE COMPANY</u></b>	<b><u>CHMU-125969206</u></b>

files to adopt NCCI's 03-01-2009 loss costs with an LCM of 1.239 for their Workers' Compensation program. The overall rate level change is a decrease 2.06%.  
Effective Date March 1, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>COFACE NORTH AMERICA INSURANCE COMPANY</u></b>	<b><u>TSMP-125912058</u></b>

files rates, rules and forms for its initial filing for a Classic Trade Credit Insurance program. The policy provides coverage for non-payment of account receivables. The proposed rating plan considers the size and credit rating of the debtor.  
Effective Date January 14, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>COFACE NORTH AMERICA INSURANCE COMPANY</u></b>	<b><u>TSMP-125912137</u></b>

files rates, rules and forms for its initial filing for a Globalliance Trade Credit Insurance program. The policy provides coverage for non-payment of account receivables. The proposed rating plan considers the size and credit rating of the debtor.  
Effective Date January 14, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>COLONY SPECIALTY INSURANCE COMPANY</u></b>	<b><u>ARGN-125884120</u></b>

files rates, rules and forms for its initial Accountants Professional Errors & Omissions Program.  
Effective Date January 14, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>CONTINENTAL CASUALTY COMPANY</u></b>	<b><u>CNAC-125932600</u></b>

files revised rates for its Accountants Professional Errors & Omissions Program resulting in an overall decrease of -3.6%.  
Effective Date January 15, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>CONTINENTAL CASUALTY COMPANY</u></b>	<b><u>CNAC-1258575522</u></b>

files revised rates for its Directors & Officers Liability Program resulting in an overall decrease of -15.7%.  
Effective Date January 16, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>CUMIS INSURANCE SOCIETY, INC.</u></b>	<b><u>CUNX-125926060</u></b>

files a form, rate and rule filing for its Lenders Protection program offered nationwide. The program insures against loss on loans made through credit unions secured by motor vehicles. This is the first revision in the program since initially filed. The company proposes various form changes as well as rate and rating algorithm changes. The overall rate impact of the filing is estimated at +16.4% countrywide. There are no policies in force in Mississippi.  
Effective Date May 1, 2009 New and Renewals.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>DARWIN NATIONAL ASSURANCE COMPANY</u></b>	<b><u>DRWN-125791975</u></b>

files rates, rules, and forms for its Lawyers Professional Liability program.  
Effective Date January 16, 2009.

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>EMPLOYERS INSURANCE COMPANY OF WAUSAU</u></b>	<b><u>WAUS-125971170</u></b>

**Other Companies**

Wausau Business Insurance Company  
Wausau Underwriters Insurance Company

files to adopt ISO's latest loss costs and revise LCM's for their Commercial Multi-Peril (Businessowners) program. The company is establishing a tiered program by using variations in their LCM's. The overall rate level effect is a decrease of 28.0%.  
Effective Date February 1, 2009.

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>FARMLAND MUTUAL INSURANCE COMPANY</u></b>	<b><u>FARL-125858328</u></b>

**Other Companies**

Nationwide Agribusiness Insurance Company

files revised rates and rules for their Commercial Auto program. The overall rate level change is a decrease of 1.6%.  
Effective Date March 1, 2009.

**LEAD COMPANY****FIREMANS FUND INSURANCE COMPANY****Other Companies**

National Surety Corporation

files a new form/rates/rules for a Community Association Directors and Officers Liability Insurance and Employment Practices Insurance.

Effective Date February 15, 2009.

**FILING NUMBER**

FFDC-125921026

**LEAD COMPANY****GARRISON PROPERTY AND CASUALTY INSURANCE****Other Companies**

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

files to introduce several new rating variables and associated credits/surcharges for their Renters Protection Policy program. The introduction of the variables cause an average overall rate increase statewide of 15.3%. However, due to large premium increases based on the new rating variables in the lower three coastal counties, the Companies include a renewal rate cap of \$100.

Effective Date February 28, 2009, New and April 30, 2009, Renewals.

**FILING NUMBER**

USAA-125791651

**COMPANY****GREAT AMERICAN ASSURANCE COMPANY**

files a rate filing for its Commercial Auto program. The company proposes new rates for Contingent Physical Damage for Leasing or Rental concerns and states that the overall impact is rate neutral.

Effective Date January 9, 2009.

**FILING NUMBER**

12986

**COMPANY****HARTFORD CASUALTY INSURANCE COMPANY**

files revised rates and rules for its Commercial Umbrella program. The overall rate level change is a decrease of -11.0%.

Effective Date April 18, 2009.

**FILING NUMBER**

HART-125921997

**COMPANY****MARKEL INSURANCE COMPANY**

files initial rates and rules for their new Indoor Athletic Facilities Program.

Effective Date January 30, 2009.

**FILING NUMBER**

MRKB-125917547

**COMPANY****MEDICAL PROTECTIVE COMPANY**

files revised rates and rules for their Dentists Professional Liability program. The overall rate level change is neutral with policy changes varying from +26.0% to -86.5%.

Effective Date April 1, 2009.

**FILING NUMBER**

MDPC-125938466

**LEAD COMPANY****FILING NUMBER****METROPOLITAN PROPERTY AND CASUALTY INS. CO.****MWTX-125944317**Other CompaniesMetropolitan Casualty Insurance Company

files revised rates and rules for their Private Passenger Auto program. The company proposes decreasing the points assigned to risks in Personal Financial Management Groups B, C, and D. There is no rate level change associated with this filing.

Effective Date January 31, 2009 (New) March 15, 2009 (Renewals).

**COMPANY****FILING NUMBER****NOVA CASUALTY COMPANY****NVAC-125937349**

files a loss cost multiplier filing for its Commercial Multi-Peril program, (Capital Assets Output policy). The company proposes adopting ISO loss costs with a loss cost multiplier (LCM) of 1.497.

Effective Date January 30, 2009.

**COMPANY****FILING NUMBER****OLD REPUBLIC SURETY COMPANY****LDRB-125873374**

files initial rates and rules for their new "Small Business Opportunity Program- Fast Bonds" coverage.

Effective Date February 1, 2009.

**COMPANY****FILING NUMBER****PACIFIC EMPLOYERS INSURANCE COMPANY****ACEH-125949755**

files rates, rules, and forms for its four new Independent Commercial Multi-Peril Extension of Coverage forms.

Effective Date March 1, 2009 New and Renewal.

**COMPANY****FILING NUMBER****PENN MILLERS INSURANCE COMPANY****PENM-125975015**

files to adopt revised loss costs approved in NCCI circular. Also increasing LCM resulting in an overall change of +2.5%.

Effective Date March 01, 2009.

**COMPANY****FILING NUMBER****PLAZA INSURANCE COMPANY****PERR-125885457**

files a loss cost multiplier filing for their new Commercial Auto Program.

Effective Date January 30, 2009.

**COMPANY****FILING NUMBER****PLAZA INSURANCE COMPANY****PERR-125875742**

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

Effective Date January 30, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>PLAZA INSURANCE COMPANY</u></b>	<b><u>PERR-125918881</u></b>

files rates, rules and forms for their new Commercial Crime Program (Burglary & Theft).  
Effective Date January 30, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>PRAETORIAN INSURANCE COMPANY</u></b>	<b><u>QBEC-125905658</u></b>

files rates, rules, and forms for its initial filing for a Homeowners program. This filing's forms are based on the filed forms for Empire Fire and Marine Insurance Company, with a few exceptions, involving offering several ISO endorsements. The base rates are the same as those filed and approved for Empire Fire and Marine Ins. Co. except in the two Coastal territories. The Company has added a mandatory coverage endorsement- Catastrophe Protection Coverage- for use in those territories which is included in the base rates. The endorsement provides additional limits which may be needed due to "demand surge" and delays in rebuilding after a catastrophe.  
Effective Date January 30, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>SEABRIGHT INSURANCE COMPANY</u></b>	<b><u>SBIC-125976423</u></b>

files its initial rates and rules filing for General Liability. Adopting ISO's manuals and loss costs.  
Effective Date March 1, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>SENTRUITY CASUALTY COMPANY</u></b>	<b><u>YTYC-125930945</u></b>

files rates, rules and forms for an initial filing of its Guaranteed Asset Protection program. The program provides contractual liability protection for vehicle loans.  
Effective Date January 14, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>STARNET INSURANCE COMPANY</u></b>	<b><u>BEUW-125887340</u></b>

files initial rates for its Outdoor Specialty Program, providing commercial property coverage to guide and outfitter operations.  
Effective Date January 14, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>STARR INDEMNITY &amp; LIABILITY COMPANY</u></b>	<b><u>TSMP-125941791</u></b>

files its initial Excess Insurance Program for commercial risks.  
Effective Date January 14, 2009.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b><u>STATE FARM FIRE AND CASUALTY COMPANY</u></b>	<b><u>SFMA-125683933</u></b>

files revised rates and rules for their Personal Umbrella program. The overall rate level change is an increase of 34.7%.  
Effective Date March 15, 2009 (New) May 15, 2009 (Renewal).

**COMPANY****FILING NUMBER****TOWER INSURANCE COMPANY OF NEW YORK****TWRG-125949364**

files an initial filing for its Workers Compensation program. The company proposes adoption of NCCI loss costs and rules along with an independent schedule-rating plan. The company proposes a Loss Cost Multiplier of 1.400.  
Effective Date January 20, 2009.

**COMPANY****FILING NUMBER****TWIN FIRE INSURANCE COMPANY****HART-125911297**

files revised rates, rules and forms for their Accountants Liability program. The overall rate level change is a decrease of -30.4%.  
Effective Date January 30, 2009.

**COMPANY****FILING NUMBER****WESTERN SURETY COMPANY****12994**

files revised forms, rates, and rules for its Tax Preparers Liability program. The overall result of the changes is a decrease for policyholders of -41%.  
Effective Date February 1, 2009.

**NEW COMPANY**

U.S. Legal Services of Mississippi, Inc. received its Privilege License and Certificate of Authority to write business in Mississippi effective January 1, 2009.

**SURRENDERED LICENSE**

Transport Insurance Company voluntarily surrendered their Mississippi Certificate of Authority effective December 1, 2008.