

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
ADVOCATE, MD INS. OF THE SOUTHWEST INC.	2009-1 PREFERRED

files revised rates for their Advocate, MD Preferred Program to lower its base rates for both of its preferred risk programs by 15%.
Effective Date February 1, 2009.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AIG NATIONAL INSURANCE COMPANY	NHMP-125904315

Other Companies
Granite State Insurance Company

files a rate and rule revision to their Motorcycle Program resulting in an overall rate increase of 9.8%.
Effective Date February 11, 2009 for new business and March 14, 2009 for renewals.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL PROPERTY AND CASUALTY CO.	ITYC-125869971

files an initial form, rate and rule filing for its Credit Property 2000 program. The policy provides coverage for loss to property serving as collateral for a debt. The proposed rate is \$5.49 per \$100 per year.
Effective Date February 5, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN SERVICE INSURANCE COMPANY	AMSV-125977237

files forms, rates, and rules for a Commercial General Liability program.
Effective Date April 1, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN SERVICE INSURANCE COMPANY	AMSV-125971348

files forms, rates, and rules for a Commercial Automobile program.
Effective Date April 1, 2009.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ZURICH INSURANCE COMPANY	ZURC-125914655

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

files introducing one new endorsement and to update several others. Changes include introducing the Better Green Coverage endorsement and revising the definition of a "named storm" in the Named Storm endorsement.
Effective Date February 22, 2009.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-125887458

Other Companies

American Zurich Insurance - 9.1%
American Guarantee and Liability Insurance - 19.400%
Colonial American Casualty & Surety Company - 0%
Fidelity and Deposit Co. of Maryland - 12.800%
Zurich American Insurance Co. of IL - 17.700%
Zurich American Insurance Company - 4.800%

files revised rates for their Commercial Auto Program. The overall rate change varies by company from -17.7% to 19.4%.

Effective Date June 1, 2009.

COMPANY

AMGUARD INSURANCE COMPANY

FILING NUMBER

AMGD-125934283

Files to amend their LCM's for their Workers' Compensation Program. The overall rate level change is a decrease of 12.84%.

Effective February 19, 2009.

COMPANY

AMICA MUTUAL INSURANCE COMPANY

FILING NUMBER

AMMA-125933999

files a filing proposing various changes to their private passenger automobile rates and rate factors, with a proposed rate level effect of 2.3%.

Effective Date May 1, 2009.

LEAD COMPANY

ANSUR AMERICA INSURANCE COMPANY

FILING NUMBER

FRNK-125980264

Other Companies

FRANKENMUTH MUTUAL INSURANCE COMPANY

files an update to their rate pages based on updated NCCI Loss Costs. The company is not changing their loss cost multiplier. They have filed an increase in their minimum premium multiplier.

Effective Date March 1, 2009.

COMPANY

ASSURANCE AMERICA

FILING NUMBER

ASRN-125838216

files revised rates and rules for their Private Passenger Auto Program. The overall rate level change is an increase of 4.3%.

Effective Date February 17, 2009 new and March 31, 2009 renewal.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

Other Companies

Maryland Casualty Company

Northern Insurance Company of New York

Zurich American Insurance Company

American Zurich Insurance Company

American Guaranty and Liability Insurance Company

Zurich American Insurance Company of Illinois

Fidelity and Deposit Company of Maryland

Colonial American Casualty and Surety Company

files to adopt NCCI's 3/1/2009 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 11.3%.

Effective Date March 1, 2009.

FILING NUMBER

ZURC-125986085

COMPANY

BANKERS INSURANCE COMPANY

files initial filing of rates, rules and forms for their Lenders Comprehensive Single Interest Insurance --Physical Damage Insurance Program.

Effective Date February 19, 2009.

FILING NUMBER

PENS-125967517

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

Other Companies

FCCI INSURANCE COMPANY

NATIONAL TRUST INSURANCE COMPANY

files a form and rule filing for Division Five - Fire and Allied lines. Changes include adding Food Contamination and Additional Advertising Expense coverage. Rating and forms are based off ISO.

Effective Date July 1, 2009.

FILING NUMBER

FCCS-125999942

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

files a rate and rule filing for its Workers Compensation program. The company proposes adoption of updated NCCI loss costs in addition to modifications of its loss cost multiplier. The company proposes adoption of a loss cost multiplier of 1.336. The overall impact of the proposed changes is estimated at -5.6%.

Effective Date May 1, 2009.

FILING NUMBER

BRTH-125979470

COMPANY

BROTHERHOOD MUTUAL INSURANCE COMPANY

files a coverage change for Liability and Medical Coverage for its Commercial Liability Program.

Effective Date June 1, 2009.

FILING NUMBER

BRTH-126010460

COMPANY

FILING NUMBER

CANAL INSURANCE COMPANY

GLDN-125992501

files a rate filing for its Workers Compensation program. The company proposes adoption of updated NCCI loss costs in addition to modifications of its loss cost multiplier. The company proposes adoption of a loss cost multiplier of 1.443. The overall impact of the proposed changes is estimated at -14.17%.

Effective Date March 1, 2009.

COMPANY

FILING NUMBER

CAROLINA CASUALTY INSURANCE COMPANY

SNIC-125995382

files to adopt NCCI's 3/1/2009 loss costs with an initial LCM of 1.608 for their new Workers' Compensation program.

Effective Date March 1, 2009.

LEAD COMPANY

FILING NUMBER

CHUBB INDEMNITY INSURANCE COMPANY

CHUB-126008643

Other Companies

Federal Insurance Company

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files to adopt NCCI's loss Costs with LCM revisions for their Workers Compensation program. The overall rate level change is a decrease of 8.3%.

Effective Date March 4, 2009.

COMPANY

FILING NUMBER

COAST NATIONAL INSURANCE COMPANY

BRWS-125942695

files submitting a proposal to various changes to their private passenger automobile program, with a -0.2% proposed overall rate level effect. The proposed changes include revisions to the base rates, changes to the discount structure and addition of new deductible and limit options. The changes by coverage range from -2.6% for Collision to +5.4% for Comprehensive. The Company also disclosed the changes proposed to their core discount. The proposed changes all involve giving bigger discounts to certain insureds.

Effective Date February 26, 2009.

COMPANY

FILING NUMBER

COLONY SPECIALTY INSURANCE COMPANY

ARGN-125862043

files rates, rules and forms for their initial Professional Liability Program.

Effective Date February 11, 2009.

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-125979093

files two new coverage forms for its E-Pack program. The new endorsements clarify coverage for Directors & Officers Liability and provide coverage for Wage and Hour Law Claims Defense Costs.
Effective Date March 4, 2009.

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY

FILING NUMBER
CNAB-125930475

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 new endorsements with corresponding rate factors and rules for their Commercial Property program. All new endorsements are optional.
Effective Date March 1, 2009 New and Renewals.

COMPANY
DIRECT GENERAL INSURANCE COMPANY OF MS

FILING NUMBER
DRCT-125885710

files revised rates and rules for their Personal Passenger Auto program and to introduce a "Welcome Back" Discount. The overall rate level change is an increase of 0.2%.
Effective Date February 11, 2009 new business and March 28, 2009 renewals.

COMPANY
EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER
EMCC-125988051

files a rule and form filing for its Commercial Auto Program. The company proposes to add sections to their Commercial Auto Amendment Municipalities forms in order to incorporate coverage for their Volunteer Fire book of business. The Physical Damage Coverage Rating Procedure rules have been amended to provide designated value basis for municipal or volunteer fire department vehicles. The developed premium will utilize the same rating factor that applies to vehicles on a stated amount basis.
Effective Date March 15, 2009.

COMPANY

FILING NUMBER

EMPLOYERS MUTUAL CASUALTY COMPANY

EMCC-125984027

files a rule and form filing for their Commercial General Liability Program. Form revisions include an amendment to provide coverage for deductibles under an Owner Controlled Insurance Program (wrap up), the addition of a Mobile Equipment/Auto Amendment to the Commercial General Liability Amendment Municipalities endorsement and the creation of a new form that includes state specific items for Municipality coverages that were previously contained within the general Municipality endorsement. The company also proposes to incorporate their Water District - General Liability Amendment rule into the Commercial General Liability Amendment Municipalities endorsement.

Effective Date March 15, 2009.

COMPANY

FILING NUMBER

ESURANCE INSURANCE COMPANY

ESUR-125958948

files changes to their Private Passenger Automobile Program resulting in no rate change.

Effective Date February 13, 2009 for new business and April 4, 2009 for renewals.

COMPANY

FILING NUMBER

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

FDRE-125974037

files an update to their rate pages based on updated NCCI Loss Costs revision. The company is not changing their lost cost multiplier.

Effective Date March 1, 2009.

COMPANY

FILING NUMBER

FIRST COLONIAL INSURANCE COMPANY

ALSX-126002016

files an initial filing for its Vehicle Service Contract Contractual Liability program.

Effective Date February 16, 2009.

COMPANY

FILING NUMBER

GATEWAY INSURANCE COMPANY

GTWY-125978516

files rates, rules and forms and loss cost multiplier for their new Commercial Liability Program.

Effective Date February 16, 2009.

LEAD COMPANY

FILING NUMBER

GREENWICH INSURANCE COMPANY

XLAM-125984743

Other Companies

XL INSURANCE AMERICA

XL SPECIALITY INSURANCE

files a rate filing adopting updated NCCI loss costs. The company is making no change to their loss cost multipliers, which are 1.654 for Greenwich Ins. Co., 1.103 for XL Ins. America and 1.379 for XL Specialty Ins. Co. The overall impact is estimated at -13.0%.

Effective Date March 1, 2009.

LEAD COMPANY

GUIDEONE ELITE INSURANCE COMPANY

Other Companies

GuideOne Mutual Insurance Company

files to adopt NCCI's 03/01/2009 loss costs with revised lcm's for their Workers' Compensation program. The overall rate level change is a decrease of 6.2%.
Effective Date March 1, 2009.

FILING NUMBER

GDEA-125995676

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

Other Companies

Hartford Fire Insurance Company

Hartford Accident and Indemnity Company

Hartford Underwriters Insurance Company

Twin City Fire Insurance Company

Hartford Insurance Company of the Midwest

Sentinel Insurance Company, LTD

Property and Casualty Insurance Company

Trumbull Insurance Company

files to adopt NCCI's loss costs dated 3/01/2009 and revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 7.1%.
Effective Date March 1, 2009.

FILING NUMBER

HART-126003921

COMPANY

HARTFORD FIRE INSURANCE COMPANY

files a form, rate and rule filing for their Technology Liability policy. Submitting 3 new endorsements, 1 new application and 1 updated application for use with the previously approved FailSafe TERA Technology Liability Policy and FailSafe GIGA Technology Liability Policy.

Effective Date February 27, 2009.

FILING NUMBER

HART-125977596

COMPANY

INSURANCE COMPANY OF THE STATE OF PA

file initial rates for its Crop - Hybrid Rice program.

Effective Date February 27, 2009.

FILING NUMBER

AGNY-125963110

COMPANY

INSURANCE SERVICES OFFICE, INC.

files to revise advisory prospective loss costs for Farm Property, Farm Inland Marine, and Farm Liability lines with an average loss cost decrease of -4.9%. ISO Reference No. FR-2008-RLA1.

Effective Date May 1, 2009 New and Renewal.

FILING NUMBER

13015

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **CA-2009-BRLA1**
files a filing for its Commercial Auto Liability and Physical Damage program, proposing updates to its loss costs.
Effective Date July 1, 2009.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **BM-2008-RLA1**
files a filing to revise Equipment Breakdown program loss costs. Proposes a 25% decrease to the filed multistate Property Damage and Business Income and Extra Expense loss costs.
Effective Date October 1, 2009.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13052**
Other Companies
CA-2009-IALL1
files a rule to revise its Increased Limit Factors for Light and Medium, Heavy, Extra Heavy and All Other Commercial Auto Liability classes in the Commercial Auto Manual. The results are an overall increase limit factors change of 1.1%.
Effective Date July 1, 2009 New and Renewals.

LEAD COMPANY **FILING NUMBER**
LIBERTY INSURANCE CORPORATION **LBPM-125973410**
Other Companies
Liberty Mutual Fire Insurance Company
First Liberty Insurance Corporation
files revised rates for their Private Passenger Auto program. The changes include revising base rates by territory. The overall rate effect is an increase of 4.5% statewide.
Effective Date February 23, 2009, New Business and March 30, 2009, Renewals.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-126006745**
files a rate and rule filing for their new Insurance Agents Errors and Omissions Program.
Effective Date February 26, 2009.

LEAD COMPANY
LIBERTY MUTUAL INSURANCE COMPANY

FILING NUMBER
LWCM-126000076

Other Companies

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

The First Liberty Insurance Corporation

Liberty Insurance Corporation

files a rate filing for its Workers Compensation program. Propose an adoption of updated NCCI loss costs in addition to its modifications of its loss cost multipliers.

Effective Date March 1, 2009.

COMPANY
LOUISIANA MEDICAL MUTUAL INSURANCE COMPANY

FILING NUMBER
13012

files its initial rates, rules, and forms for a Physician & Surgeons/Miscellaneous Healthcare Provider Medical Malpractice program to allow coverage to its Louisiana and Arkansas insureds that have exposure in Mississippi. They have no plans to actively market in Mississippi.

Effective Date March 5, 2009.

COMPANY
MARKEL INSURANCE COMPANY

FILING NUMBER
MRKB-125980604

files their initial filing for other liabilities program. This program is developed to provide Management Protection coverage, including coverage for Directors and Officers liability, Employment Practices liability, Fiduciary liability, Internet liability and Workplace Violence expenses. According to the company, rates are based on those of Chubb, ISO and Philadelphia Indemnity Insurance Company.

Effective Date March 1, 2009.

COMPANY
MIDWEST EMPLOYERS CASUALTY COMPANY

FILING NUMBER
SNIC-125995377

files to adopt NCCI's 03/01/2009 loss costs with an revised LCM of 1.273 for their Workers' Compensation program. The overall rate level change is a decrease of 16.2%.

Effective Date March 1, 2009.

COMPANY
MISSISSIPPI STATE RATING BUREAU

FILING NUMBER
13044, 13043, 13045

files loss costs, rules, and forms for an advisory program under Commercial Lines Division 12 Market Segments-Golf Course Program. Reference Nos. MS 2008-RGCLC - Mississippi, MA 2008 - RGCRU - Mississippi, and MS 2008 OGCFO - Mississippi.

Effective Date August 1, 2009.

COMPANY

MISSISSIPPI STATE RATING BUREAU

FILING NUMBER

FR-2008-RLA1

files a revision to its Farm Property Prospective Loss Costs. These proposed changes result in a decrease from current loss costs of -4.9%.
Effective Date May 1, 2009.

LEAD COMPANY

NIPPONKOA INSURANCE COMPANY LTD.

FILING NUMBER

TRVD-125996902

Other Companies

THE CHARTER OAK FIRE INSURANCE COMPANY
THE PHOENIX INSURANCE COMPANY
THE TRAVELERS INDEMNITY COMPANY
THE TRAVELERS INDEMNITY COMPANY OF AMERICA
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT
TRAVELERS PROPERTY CASUALTY OF AMERICA

files for new and revised optional endorsements for use with their General Liability portfolio. Changes include introducing the International XTEND endorsement and revising the Deductible Liability Insurance endorsement. Will use Guide "A" rates.
Effective Date June 1, 2009.

COMPANY

OLD REPUBLIC INSURANCE COMPANY

FILING NUMBER

LDDX-126005556

files an updated terrorism addendum to their Aviation and Airport Owners and Operators Liability. The estimated impact of this change will be a 14.3% decrease in rates for policyholders that have terrorism coverage. This will result in an overall rate level decrease 0.3% for the entire program.
Effective Date March 1, 2009.

COMPANY

STAR INSURANCE COMPANY

FILING NUMBER

MEAD-125929343

files an initial filing for its Excess Workers Compensation program. Rates for Mississippi are based on 5% of standard premium, adjusted with reasonable rating factors for schedule credits and variances in the level of coverage.
Effective Date February 11, 2009.

COMPANY

STARNET INSURANCE COMPANY

FILING NUMBER

PERR-125832077

files rates, rules, and forms for its Mortgageholder's Protection Policy. The program provides coverage for mortgage owners, originators and servicers. The standard coverages include mortgageholder's interest, mortgageholder's liability, and physical damage to foreclosed properties.
Effective Date February 5, 2009.

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **SNIC-125995388**

files to adopt NCCI's 03/01/2009 loss costs with an initial LCM of 1.44 for its new Workers' Compensation program.
Effective Date March 1, 2009.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **REGU-125987288**

files rates, rules and forms for their new SILC Excess Liability Program. The program intends to provide coverage either in excess of primary insurance or in excess of other Umbrella or Excess Liability policies.
Effective Date February 11, 2009.

COMPANY **FILING NUMBER**
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. **TRAX-126005598**

files to adopt NCCI's 03/01/2009 loss costs with a revised LCM of 1.55 for their Workers' Compensation program. The overall rate level change is a decrease of 5.0%.
Effective Date February 4, 2009.

LEAD COMPANY **FILING NUMBER**
TRUMBULL INSURANCE COMPANY **HART-125869409**

Other Companies

Twin City Fire Insurance Company

files a rate/rule filing for their new Hartford Non-Profit Choice Program. This program replaces the current Non-Profit Directors and Officers Liability Insurance Product with a 4.1% rate increase.

Effective Date March 4, 2009.

COMPANY **FILING NUMBER**
UNIVERSAL UNDERWRITERS INSURANCE COMPANY **ZURC-125926982**

files an endorsement to expand the coverage under the Security Guard Theft Protection program to include coverage for Powersports.

Effective Date February 26, 2009.

COMPANY **FILING NUMBER**
VALIANT INSURANCE COMPANY **PERR-125830000**

files initial rates/rules filing for its Casualty Commercial Excess Program.

Effective Date March 4, 2009.

COMPANY **FILING NUMBER**
VERSANT CASUALTY INSURANCE COMPANY **13051**

files an addendum rate revision under its GAP Waiver Addendum Reimbursement Policy. The change constitutes a premium increase of \$30 per Gap Waiver Addendum Contract.

Effective Date April 1, 2009.

NEW COMPANIES

Louisiana Medical Mutual Insurance Company received their MS License effective January 1, 2009.

Western Insurance Company received their MS License effective January 1, 2009.

COMPANY NAME CHANGES

DaimlerChrysler Insurance Company changed their name to Chrysler Insurance Company effective January 1, 2009.