

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
AEGIS SECURITY INSURANCE COMPANY	AEGS-126031941

files a form/rate filing for their MS Fidelity - 3rd. Party program (Fidelity). The Company proposes rates, included with the filing, that are based upon market information provided to them by an agent. A permissible loss ratio of 45% is calculated based on reasonable expense and profit and contingencies provisions. There is no premium effect, as there has been no premium in the program for at least the last five years.
Effective Date April 1, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AEGIS SECURITY INSURANCE COMPANY	AEGS-126042182

files rates and rule changes to its Fidelity and Surety Program. Aegis is proposing new rates for License and Permit and ERISA bond types as well as surcharges for risks that are otherwise ineligible for coverage under the current underwriting guidelines.
Effective Date April 1, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AGRI GENERAL INSURANCE COMPANY	RNHL-126025795

files to revise the LCM for their Commercial General Liability program. The overall rate level change is a decrease of 11.8%.
Effective Date May 1, 2009 (New) August 1, 2009 (Renewal).

<u>COMPANY</u>	<u>FILING NUMBER</u>
AIG CASUALTY COMPANY	APCG-126005078

files a "ME TOO" filing. This is their Private Client Group Homeowners Program for Mississippi. The program is identical to the approved program for an affiliate, American International Insurance Company. There is no difference between the two programs.
Effective Date March 19, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL GENERAL INSURANCE CO.	ANPC-125828427

files revised rates, rules and forms for their Homeowner program. The overall rate level change is a decrease of 26.1%.
Effective Date March 12, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN NATIONAL PROPERTY AND CASUALTY CO.	ANPC-123804863

files revised rates, rules and forms for their Homeowner program. The overall proposed rate level change is an increase of 14.1%.
Effective Date March 12, 2009.

COMPANY

FILING NUMBER

AMERICAN RELIABLE INSURANCE COMPANY

ASPX-125982837

files a revised rate filing for their Farmers and Ranchers Program. The overall state increase will be 5.4%.

Effective Date June 1, 2009.

LEAD COMPANY

FILING NUMBER

AMERISURE MUTUAL INSURANCE COMPANY

AMRS-126038031

Other Companies

AMERISURE INSURANCE COMPANY

files a proposed Retrospective Rating Plan for its Workers Compensation program. The company wishes to adopt NCCI Retrospective Rating Plan with the exception of the Expected Loss Ratio (ELR). A permissible ELR ratio of 59.0% is calculated based on trended on-level ultimate losses and trended on-level ultimate standard premium. The company also proposes a judgmental rating factor of 0.5 to 1.5 to the ELR based on individual historical account information.

Effective Date July 1, 2009.

COMPANY

FILING NUMBER

BERKLEY INSURANCE COMPANY

MNLM-125983720

files a new program for Side A Directors and Officers Liability with Difference in Conditions Coverage.

Effective Date March 16, 2009.

COMPANY

FILING NUMBER

BRIDGEFIELD CASUALTY INSURANCE COMPANY

LBRM-126023340

files a rate filing for its Workers Comp 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 1.318. The overall impact of the proposed changes is estimated at -7.0%.

Effective Date April 1, 2009.

COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126017986

files to adopt ISO rules and loss costs from the ISO Filings BP-2007-RRFZ and BP-2007-RRFLC for their Business Owners Program.

Effective Date July 1, 2009.

COMPANY

FILING NUMBER

BRIERFIELD INSURANCE COMPANY

FCCS-126017779

files to adopt ISO rules and loss costs from CR-2006-ORU06 and CR-2006-RLC06 for their Commercial Crime and Fidelity Program.

Effective Date July 1, 2009.

COMPANY **FILING NUMBER**
BUILDERS MUTUAL INSURANCE COMPANY **BDMT-125951819**

files initial rate/rule filing for its new Workers Compensation program. The company proposes to adopt NCCI's 03/01/2009 loss costs with an LCM of 1.350.
Effective Date March 19, 2009.

COMPANY **FILING NUMBER**
CATLIN INSURANCE COMPANY **CATL-126022689**

files rates, rules and forms for its new Aviation Program. The Company will be writing the same program previously written by XL Specialty Company through the same program manager.
Effective Date March 12, 2009.

COMPANY **FILING NUMBER**
CHARTER OAK FIRE INSURANCE COMPANY **TRVD-126034438**

files revised rates for their Commercial Multi-Peril Master Pac Program. The overall rate level change is a decrease of 1.9%.
Effective Date August 1, 2009.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNX-126026293**

files revised rates, rules and forms for their Business Auto Program (Commercial Auto) resulting in an overall decrease of -1.4%.
Effective Date October 1, 2009.

COMPANY **FILING NUMBER**
DELO INSURANCE COMPANY (FKA SIRIUS AMERICA INSURANCE COMPANY) **DLSN-125603787**

files a filing introducing their new loss cost multiplier for their commercial property terrorism program.
Effective Date May 01, 2009.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS INSURANCE COMPANY OF WAUSAU **LWCM-126009607**

Other Companies

Wausau Underwriters Insurance Company
Wausau Business Insurance Company
Liberty Mutual Insurance Company
Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation

files various new optional industry specific forms and rating for use in their Package Solution Program (Commercial Multi-Peril).
Effective Date September 1, 2009, New and Renewal.

LEAD COMPANY

FARMLAND MUTUAL INSURANCE COMPANY

FILING NUMBER

FARL-125980755

Other Companies

NATIONWIDE AGRIBUSINESS INSURANCE COMPANY

files a rate filing for its Workers Compensation program. The company wishes to adopt NCCI loss costs and rating values. The company plans to keep their loss cost multipliers of 1.503 for Nationwide Agribusiness Insurance Company and 1.761 for Farmland Mutual Insurance Company. The overall impact of the proposed changes is estimated at a decrease 13.9%. Farmland Mutual Insurance Company, decrease -12.300%, LCM 1.761 and Nationwide Agribusiness Insurance Company, decrease -13.900%, LCM 1.503. Effective Date July 1, 2009.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-126009542

Other Companies

Federated Service Insurance Company

files a rate/rule/form filing for their Commercial Umbrella Program. The company also proposes new endorsements. The overall rate effect of this filing is an increase of 1.5%. Effective Date April 1, 2009.

LEAD COMPANY

GARRISON PROPERTY AND CASUALTY INSURANCE CO. USAA-126010179

FILING NUMBER

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

files a new accident forgiveness option that is available for insureds to purchase if they do not meet the qualifications of the current accident forgiveness program. The company is also making editorial changes to the manual as well as adding model year 2011 to the model year table. There is no rate impact with this filing. Effective Date July 9, 2009 New and Renewals.

LEAD COMPANY

GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER

13047

Other Companies

Great American Insurance Company of New York

Great American Assurance Company

Great American Alliance Insurance

files rates, rules and forms for the American Society of Association Executives (ASAE) Property and Casualty program. Effective Date March 16, 2009.

LEAD COMPANY

FILING NUMBER

GREAT AMERICAN INSURANCE COMPANY

13059

Other Companies

GREAT AMERICAN INSURANCE COMPANY OF NEW YORK

GREAT AMERICAN ASSURANCE COMPANY

GREAT AMERICAN ALLIANCE INSURANCE COMPANY

files a revision to their General Liability program that results in an overall decrease -15.1% rate level effect. The company adopts the latest ISO loss costs and is updating their loss cost multipliers. The company tiers the four companies to reflect different underwriting standards. Multipliers are decreased for three of the four companies based on updated assumptions regarding target criteria for each.

Effective Date April 15, 2009.

LEAD COMPANY

FILING NUMBER

GUIDEONE AMERICA INSURANCE COMPANY

GDEA-125992386

Other Companies

GuideOne Elite Insurance Company

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

files a new form and rating rule for a hurricane damage deductible option for their Commercial Property program.

Effective Date April 1, 2009, New and June 1, 2009, Renewals.

COMPANY

FILING NUMBER

HANOVER INSURANCE COMPANY

HNVR-126014269

files to include an ERISA Bond form and corresponding rate in their Fidelity program. Rates are based on similar rates and rules used by ISO in their crime policy.

Effective Date September 1, 2009.

COMPANY

FILING NUMBER

HOUSING ENTERPRISE INSURANCE COMPANY, INC.

AATX-126054858

files a new Commercial Output Program, utilizing the AAIS program forms, rates and rules.

Effective Date April 1, 2009.

COMPANY

FILING NUMBER

IRONSHORE INDEMNITY, INC.

IRON-126043615

files its initial Commercial Crime/Fidelity program using ISO loss costs, rates, rules, and forms. Company uses a LCM of 1.500.

Effective Date March 25, 2009.

COMPANY **FILING NUMBER**
LIBERTY MUTUAL FIRE INSURANCE COMPANY **LBPM-125990277**

files to revise rates for both dwelling and contents coverage in its personal property program. The company has revised its rate change to an increase of 18.9%.
Effective Date May 18, 2009.

COMPANY **FILING NUMBER**
LOUISIANA RETAILERS MUTUAL INSURANCE COMPANY **SMCG-126023443**

files to adopt NCCI's 03-01-2009 loss costs and a revised LCM for their Workers' Compensation program. The overall proposed change is a decrease of 6.3%.
Effective Date April 1, 2009.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125955424**

files revised rates and rules manual for the Recreational Vehicle Service Contract program. The changes result in an overall 2.6% base rate change.
Effective Date March 12, 2009.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-125999100**

files revised rates and rules for their Vehicle Service Contract Reimbursement program. The overall rate level change (for new contracts only) is an increase of 5.5%.
Effective Date March 19, 2009.

LEAD COMPANY **FILING NUMBER**
MENDAKOTA INSURANCE COMPANY **MEND-126032256**

Other Companies

MEND-125746283 (forms)

files rates, rules, and forms for a new Private Passenger Auto program-Value Policy. The rates and rules are based on the existing Mendota Specialty Auto program with adjustments for symbol factor differences and coverage differences.
Effective Date March 27, 2009.

COMPANY **FILING NUMBER**
MORTGAGE GUARANTY INSURANCE CORPORATION **MRTG-126014329**

files a revision to optional charges available to borrowers in their Split Premium Plan under its Mortgage Guaranty program. The plan has limited use with a minimum change of 0.10% for the Mortgage Guaranty program.
Effective Date April 1, 2009.

COMPANY

FILING NUMBER

NATIONAL SECURITY FIRE & CASUALTY

KBWR-126045788

files an overall rate decrease of 4% for their Private Passenger Auto Program. The changes that compose this decrease are changes in base rates which vary by territory and changes in discounts.

Effective Date April 15, 2009 New and Renewals.

LEAD COMPANY

FILING NUMBER

NATIONWIDE MUTUAL INSURANCE COMPANY

NWPC-125949876

Other Companies

Nationwide Property & Casualty Insurance Company

files revised rates for their Private Passenger Automobile Insurance Program resulting in an overall increase of 4.2%.

Effective Date May 9, 2009.

LEAD COMPANY

FILING NUMBER

NIPPONKOA INSURANCE COMPANY LTD.

TRVD-126026295

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 to revise rates, rules, and forms for their Energy Max 21 Equipment Breakdown coverage. With this filing their Equipment Breakdown and Boiler and Machinery programs will be proprietary.

Effective Date September 1, 2009 New and Renewals.

COMPANY

FILING NUMBER

OCCIDENTAL FIRE AND CASUALTY OF NORTH CAROLINA **FBLB-125789093**

files to adopt the new NCIS crop/hail loss costs in Mississippi. The company is adopting the loss costs with no deviations.

Effective Date March 19, 2009.

COMPANY

FILING NUMBER

PRODUCERS AGRICULTURE INSURANCE COMPANY

PRAG-126005687

files to revise crop/hail rates, rules and forms for their Crop program. The rates are based on the 2009 NCIS loss costs. Changes include revising the loss cost multiplier from 1.613 to 1.667 and incorporating loss costs for cotton fire into the base rate.

Effective Date March 12, 2009.

COMPANY

FILING NUMBER

PROGRESSIVE GULF INSURANCE COMPANY

PRGS-126001260

files a rate/rule revision for its Private Passenger Auto Program. The company proposes base rate changes varying by coverage, changes to various rating factors and changes to the credit model used. This will result in an overall rate decrease of -3.6%.

Effective Date April 2, 2009 new business and June 1, 2009 renewals.

COMPANY

FILING NUMBER

QBE INSURANCE CORPORATION

QBEC-125989119

files a new Lender Placed Protection Program. The program is very similar to an approved program for Empire Fire and Marine Insurance Company in Miss. The proposed changes to the rate and rules, including expansion of available deductibles, flood insurance restrictions and the schedule rating plan appear reasonable.

Effective Date March 19, 2009.

COMPANY

FILING NUMBER

SAFEWAY INSURANCE COMPANY

PERR-126046140

files a rate revision for its Personal Auto Insurance Program resulting in an overall increase of 4.4%.

Effective Date April 1, 2009.

COMPANY

FILING NUMBER

SENTRY SELECT INSURANCE COMPANY

SEPX-126043214

files a revision to their Garage program (Dealer Operations) to introduce a new coverage for Specified Statutes Suit Defense. This coverage relates to privacy and fair credit treatment laws.

Effective Date April 1, 2009 New and Renewals.

COMPANY

FILING NUMBER

STAR INSURANCE COMPANY

MEAD-125975461

files to offer the ISO endorsement, Pollution Exclusion Limited Exception for a Short-Term Pollution Event, in their Chemplan- Commercial General Liability program. The charged rate for this coverage is based on competitor rates.

Effective Date March 25, 2009.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

TSMP-126020797

files its "Resident Portfolio for Private Company Insurance Program". This provides four main types of coverage, all of which are optional: directors' and officers' liability; employment practices liability; fiduciary liability and crime/fidelity.

Effective Date March 16, 2009.

COMPANY

FILING NUMBER

STARR INDEMNITY & LIABILITY COMPANY

TSMP-126024348

files a form/rate filing for their new Resolute Portfolio - For Public Companies program (Professional Errors & Omissions Liability). For crime and fidelity coverage, rates are based on ISO Multistate Loss Costs. The company modifies some ISO rules based on the types of exposures they expect to write. A crime and fidelity loss cost multiplier of 1.404 is calculated based on expense and profit & contingencies provisions and industry support is provided. There is no rate effect as this is a new program.
Effective Date March 24, 2009.

COMPANY

FILING NUMBER

STARR INSURANCE COMPANY

MEAD-125942016

files a filing for a new Health and Fitness program for Personal Trainers. The new program will be commercial multi-peril. The forms for the new program are taken from ISO and AAIS policy forms. The rates are independent.
Effective Date April 1, 2009.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-125626528

files revised rates and rules for their Rental Dwelling and Rental Condo Unitowner program. The company proposes an overall 26.9% increase for its Rental Dwelling program and a 21.8% increase for its Condo Unitowners program. All rate increases are capped at 35.0%.
Effective Date June 1, 2009 for new business and August 1, 2009 for renewals.

COMPANY

FILING NUMBER

STATE FARM FIRE AND CASUALTY COMPANY

SFMA-125838025

files revised rates and rules for its Commercial lines program. The company proposes rate increases of 20.6% for Apartments & Condos, 17.2% for Churches and 7.3% for Business Programs. All rate increases are capped at 35.0%.
Effective Date June 1, 2009 for new business and September 1, 2009 for renewals.

LEAD COMPANY

TRAVELERS HOME AND MARINE INSURANCE CO.

FILING NUMBER

TRVA-126016068

Other Companies

TRAVELERS PERSONAL SECURITY INSURANCE COMPANY

files to revise rates and rules for their personal auto program. They propose to revise Travelers' rules and factors relating to Liability and Physical Damage Symbols as well as adjusting base rates. The company documented the rate impacts on a policyholder basis. The largest uncapped increase to an individual will be 25.4%. However, the company plans to utilize a rate cap of 15%. The company also provided a dislocation histogram that shows only 3.9% of policyholders will receive an increase of 10% or more. The company also documented the reason underlying the large variation in impact by territory. All variation in the impacts by territory is caused by the characteristics of the policyholders in that territory, and is not caused by changes to territorial relativities. Effective Date March 25, 2009.

LEAD COMPANY

UNITED FIRE & CASUALTY COMPANY

FILING NUMBER

UNFG-126020740

Other Companies

Lafayette Insurance Company

files revised rates and rules for their Commercial Property programs. The overall rate level change is a decrease of 10.1% for United Fire & Casualty Company and 14.1% for Lafayette Insurance Company. Effective Date June 1, 2009.

COMPANY

UNIVERSAL UNDERWRITERS INSURANCE

FILING NUMBER

ZURC-126005321

files rates, rules, and forms for its Contractual Liability Insurance program designed to indemnify vehicle dealers, manufacturer, etc. against losses they may incur under contracts with their customers. Effective Date March 16, 2009.

LEAD COMPANY

UTICA MUTUAL INSURANCE COMPANY

FILING NUMBER

UTCX-126041780

Other Companies

Graphic Arts Mutual Insurance Company

files revisions to their Employment Related Practices Program. They are combining the small business and the full programs, revising pricing for their professional and non-professional classes, and offering higher limits of liability. Effective Date July 1, 2009 New.

COMPANY

VALIANT INSURANCE COMPANY

FILING NUMBER

PERR-126012270

files new rates, rules and forms for its new Management Liability Safeguard Program (Directors & Officers Liability). Effective Date March 16, 2009.

COMPANY

VANLINER INSURANCE COMPANY

FILING NUMBER

VANL-125992419

files initial rate/rule for its new Workers' Compensation program. The company proposes to adopt NCCI's 03/01/2009 loss costs with an LCM of 1.480.
Effective Date March 19, 2009.

COMPANY

WESTPORT INSURANCE CORPORATION

FILING NUMBER

ERCB-126024325

files a rate revision for their Professional Advantage for Lawyers program (Professional Errors and Omissions Liability). The change results in a 9% rate increase.
Effective Date November 1, 2009 New and Renewals.

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

ZURC-125899550

files a filing to update individual risk modifiers for use with their Private Company Directors, Officers and Employees Liability Policy. These updates are expected to have a neutral rate impact.
Effective Date March 12, 2009.

COMPANY

ZURICH AMERICAN INSURANCE COMPANY

FILING NUMBER

ZURC-126036466

files initial rates, rules, and forms for an Educators Legal Liability program.
Effective Date July 1, 2009.

NEW COMPANIES

Maxum Casualty Insurance Company received their license effective March 1, 2009.

Meridian Citizens Mutual Insurance Company received their license effective March 1, 2009.

OneCIS Insurance Company received their license effective March 1, 2009.

COMPANY NAME CHANGES

American Century Casualty Company changed its name to ACCC Insurance Company effective December 23, 2008.

Connie Lee Insurance Company changed its name to Everspan Financial Guarantee Corp. effective September 24, 2008.

DaimerChrysler Insurance Company changed its name to Chrysler Insurance Company effective January 1, 2009.