

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLIED WORLD NATIONAL ASSURANCE COMPANY</u>	<u>DRWN-126107429</u>
files its initial loss cost for its Commercial General Liability Program. Proposes adoption of ISO's reference filing number GL-2008-BGL1. Effective Date May 21, 2009.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN BANKERS INSURANCE CO. OF FL</u>	<u>ASPX-126124005</u>
files revised rates, rules and forms their its Antique Auto Program resulting in an overall decrease of -1.0%. Effective Date August 1, 2009 for new business and October 1, 2009 for renewals.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN CONTRACTORS INDEMNITY COMPANY</u>	<u>PERR-126095154</u>
files rates, rules, and forms to respond to new government rule for a surety bond for Durable Medical Equipment, Prosthetic, Orthotics and Supplies (DMEPO) suppliers under its Surety Bond program. Effective Date May 11, 2009.	

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN SURETY COMPANY</u>	<u>PERR-126005967</u>
files an initial filing for their Immigration Bond Program. There is no impact on premium since this is a new program. The Company proposes to utilize the same program that has been approved in other states. The proposed rates are percentages of the bond face value: 2% if full cash collateral is provided, otherwise 20% for the first two years and 10% for the third year, until bond cancellation is received. Effective Date May 17, 2009.	

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ZURICH INSURANCE COMPANY</u>	<u>ZURC-126099327</u>
<u>Other Companies</u> American Guarantee and Liability Insurance Company Colonial American Casualty & Surety Company Fidelity and Deposit Company of Maryland Zurich American Insurance Company of Illinois <u>Zurich American Insurance Company</u>	
files initial rating plan and rules for their new Commercial Auto program. The company proposes a Large Risk Rating Program (LRRO) for pricing its large casualty insureds (\$75,000 or more in premium). Effective Date May 15, 2009.	

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

**Other Companies**

American Guarantee and Liability Insurance Company  
Colonial American Casualty & Surety Company  
Fidelity and Deposit Company of Maryland  
Zurich American Insurance Company of Illinois  
Zurich American Insurance Company

files initial rating plan for their new Commercial General Liability program. The company proposes a Large Risk Rating Program (LRRO) for the pricing of its large casualty insureds (\$75,000 or more in premium).

Effective Date May 15, 2009.

**FILING NUMBER**

ZURC-126089661

**LEAD COMPANY**

**AMERICAN ZURICH INSURANCE COMPANY**

**Other Companies**

American Guarantee and Liability Insurance Company  
Zurich American Insurance Company of Illinois  
Zurich American Insurance Company

files a rate revision to their Commercial Auto program. The Company adopts the most recent ISO loss costs and updates new and secondary classification factors to refine the ISO rating program. The overall result in the changes is an overall rate decrease of 0.5%.

Effective Date May 21, 2009.

**FILING NUMBER**

ZURC-125988846

**COMPANY**

**BANCINSURE, INC.**

files a rate and rule for its Excess Deposit Insurance Bond Surety Program.  
Effective Date May 30, 2009 New and Renewals.

**FILING NUMBER**

BNCI-126119050

**LEAD COMPANY**

**BITUMINOUS CASUALTY CORPORATION**

**Other Companies**

**BITUMINOUS FIRE & MARINE INSURANCE COMPANY**

files a loss cost rate filing with modification for its commercial auto program. The companies are adopting ISO's CA-2009-BRLA1 loss cost revision along with updating expense multipliers. The companies are also proposing to adopt ISO's CA-2009-IALL1 increased limits factors revision with a 1/1/2010 effective date. The filing proposes an overall rate change of +5.7% with an effective date of 1/01/2010. The companies last rate revision was +2.1% with an effective date of 11/01/2008.

Effective Date January 1, 2010.

**FILING NUMBER**

LDRX-126125236

**COMPANY**

**COLUMBIA MUTUAL INSURANCE COMPANY**

files rates, rules and forms for their initial Contractors Businessowners Policy Program.  
Effective Date July 1, 2009.

**FILING NUMBER**

CLBA-126117014

**COMPANY**

**CUMIS INSURANCE SOCIETY, INC.**

**FILING NUMBER**

**CUNX-126088491**

files revised rating and additional endorsement for its Credit Union Package of Protection (Multi-Peril). The revisions result in a small rate increase of 0.50% for its book of business.

Effective Date October 1, 2009 New and Renewals.

**LEAD COMPANY**

**EMCASCO INSURANCE COMPANY**

**FILING NUMBER**

**EMCC-126097351**

Other Companies

Employers Mutual Insurance Company

files to adopt MSRB's updated loss costs and revised LCM's for their Commercial Property program.

Effective Date May 15, 2009.

**LEAD COMPANY**

**EMCASCO INSURANCE COMPANY**

**FILING NUMBER**

**EMCC-126104241**

Other Companies

EMPLOYERS MUTUAL CASUALTY COMPANY

files a rule and form filing for their Businessowners Program (Commercial Multi-Peril). The filing proposes to adopt ISO form language to the water exclusion provision of extension endorsements to several policies.

Effective Date July 1, 2009.

**COMPANY**

**EMPLOYERS MUTUAL CASUALTY COMPANY**

**FILING NUMBER**

**EMCC-126094632**

files to adopt ISO's updated loss costs and increased limit factors and revised LCM's for their General Liability program.

Effective Date May 15, 2009.

**COMPANY**

**EMPLOYERS MUTUAL CASUALTY COMPANY**

**FILING NUMBER**

**EMCC-126105457**

files a rule and form filing for their Commercial Multiple Peril program. The company is filing new rules and forms for its Auto Repair Shop Businessowners Program water exclusion and employee benefit liability coverage.

Effective Date July 1, 2009.

**COMPANY**

**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**

**CHUB-126098039**

files rates, rules and forms for their new Other Liability - Occ/Claims Made Program, CyberSecurity by Chubb.

Effective Date May 11, 2009.

**LEAD COMPANY**  
**FEDERAL INSURANCE COMPANY**

**FILING NUMBER**  
CHUB-125986815

**Other Companies**

Great Northern Insurance Company  
Pacific Indemnity Company  
Vigilant Insurance Company

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files a form, rate and rule filing for use with their previously approved CUSTOMARQ product. The new forms provide for Information and Network Technology Liability providing a combination of E& O and Technology Related Injury coverage.  
Effective Date June 1, 2009.

**COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-126113102

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files a rate filing for their Businessowners Program to be effective for new and renewal business written on or after June 15, 2009. The majority of proposed changes affect Liability(overall increase) and Inland Marine(overall decrease) coverages. The filing indicates an overall rate impact of +0.7%.  
Effective Date June 15, 2009.

**LEAD COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-126112338

**Other Companies**

Federated Service Insurance Company

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files to adopt NCCI's 03/01/2009 loss costs and revised LCM's for their Workers' Compensation program. The overall rate change is a decrease of 17.0%.  
Effective Date August 1, 2009.

**COMPANY**  
**FIRST COLONIAL INSURANCE COMPANY**

**FILING NUMBER**  
ALSX-126120171

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files initial rates for their new Vehicle Protection Product Program (Other Lines) .  
Effective Date May 19, 2009.

**COMPANY**  
**FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN**

**FILING NUMBER**  
13070

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files revised rates, rules, and forms for its Off Road Vehicle Program. The changes result in a rate increase of 9.98%. The primary rate change is a result of an increase in the minimum premium for the program from \$50 to \$75.  
Effective Date June 1, 2009 New and Renewals.

**COMPANY**  
**FOREMOST INSURANCE COMPANY**

**FILING NUMBER**  
13071

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files revision to base rates in its Motorcycle Program. Also, they are making a change in minimum premium from \$50 to \$75. The changes result in a rate increase of 8.02%.  
Effective Date August 1, 2009 New and September 1, 2009 Renewals.

**COMPANY** **FILING NUMBER**  
**GREAT AMERICAN INSURANCE COMPANY OF NY** **13157**

files a rules filing for its Owner Operator Trucking Workers Compensation program. The filing proposes a reduction in the minimum premium for Trucking - Long Distance Hauling Workers Compensation due to the fact that this coverage is written on a single insured basis.

Effective Date June 1, 2009.

**COMPANY** **FILING NUMBER**  
**HOMESITE INSURANCE COMPANY** **HMSS-12624343**

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 17.5%.

Effective Date May 15, 2009 for new business and July 2, 2009 for renewals.

**COMPANY** **FILING NUMBER**  
**HOUSING ENTERPRISE INSURANCE COMPANY** **AATX-126064208**

files to adopt AAIS's Commercial Liability loss cost and rules with an LCM of 1.416 for its new Commercial Liability program.

Effective Date May 11, 2009.

**COMPANY** **FILING NUMBER**  
**HUDSON INSURANCE COMPANY** **TSMP-126052023**

files rates, rules and forms for its new Directors & Officers Liability Insurance Program.

Effective Date May 21, 2009.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **13146**

files advisory loss costs for Dry Cleaning and Laundry Facilities, Florists and Hardware/Home Improvement Stores. The changes will result in an overall decrease of 23.9%.

Effective Date January 1, 2010.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **13142/13141**

files revised advisory loss costs for Businessowners (BP-2009-RLC09) with companion rules (BP-2009-RRU09) and forms resulting in an overall decrease of -1.4%.

Effective Date April 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**MANUFACTURERS ALLIANCE INSURANCE COMPANY** **STLR-126103865**

**Other Companies**

Pennsylvania Manufacturers' Association Insurance Company

Pennsylvania Manufacturers Indemnity Company

files rates, rules and forms for their new program for general liability to businesses and sole proprietors that haul goods for others.

Effective Date July 1, 2009.

**COMPANY** **FILING NUMBER**  
**MEDICUS INSURANCE COMPANY** **MEIC-126087250**

files rates, rules and forms for its new Medical Malpractice Program.

Effective Date May 21, 2009.

**COMPANY** **FILING NUMBER**  
**MERCHANTS BONDING COMPANY (MUTUAL)** **MBBB-126095854**

files additional rate and rule to respond to new government rule for a surety bond for Durable Medical Equipment, Prosthetic, Orthotics and Supplies (DMEPO) suppliers under its Surety Bond program. The Company has a standard rate currently, however, they are adding a preferred rate and an associate preferred rate to differentiate risk based on a suppliers qualifications.

Effective Date May 11, 2009.

**COMPANY** **FILING NUMBER**  
**MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY** **STAT-126106099**

files rates, rules, and forms for its initial Mississippi Farm Umbrella program.

Effective Date May 25, 2009.

**COMPANY** **FILING NUMBER**  
**MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY** **STAT-126105394**

files rates, rules and forms for its initial Farm Fire & Liability program filing. The company uses both ISO loss costs and independent rating factors.

Effective Date May 25, 2009.

**COMPANY** **FILING NUMBER**  
**MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY** **STAT-125794348**

files rates, rules, and forms for a Farm Auto program.

Effective Date May 29, 2009.

**COMPANY**

**FILING NUMBER**

**MS WINDSTORM UNDERWRITING ASSOC.** 13162 (MWUA 2009 - RULES 1)

files to revise the Mississippi Windstorm Underwriting Association Manual of Rules and Procedures. They are making a change under Rule IV. Cancellations (D) Mid-Term Cancellations of MWUA Policies- to extend cancellation period from 30 days to one (1) year: [CHANGES]

IV. D. When MWUA policies are placed in the "Voluntary Market" for the same insured, cancellation will be pro-rata using the effective date of the "Voluntary Market" policy as the effective date of cancellation but in no event with a date of cancellation more than [ ONE YEAR] prior to the receipt of the request for cancellation accompanied by the following:

(3) [PROVIDE MWUA WITH AN AFFIDAVIT STATING THERE HAS BEEN NO LOSSES, NO CLAIMS MADE, OR DAMAGE TO THE PROPERTY, SINCE THE REQUESTED CANCELLATION DATE.]

Effective Date May 14, 2009.

**COMPANY**

**FILING NUMBER**

**MS WINDSTORM UNDERWRITING ASSOC.** 13163 (MWUA 2009 - RULES 2)

files to revise the Mississippi Windstorm Underwriting Association Manual of Rules and Procedure as follows:

1. Files an additional rule under II. General - Rates - A(5) allowing credits for the Building Code Effectiveness Grading Schedule (BCEGS) for commercial structures built in the corresponding graded community as designated by the Mississippi State Rating Bureau;
2. Files an additional rule under II. General - Rates - B(3) allowing BCEGS credits for residential structures; and for dwellings that do not qualify under BCEGS credits or under a Fortified Home Designation;
3. Files an additional rule under II. General - Rates - B(4) allowing for credits on existing residential structures that have been retrofitted under established wind mitigation items; establishes items under Groups for retrofit mitigation. These include Group A Roof System (12% Credit), Group B Opening Protection (8% Credit), Group C Roof Surface (5% Credit), and Group D Site Hazards (5% Credit). All items listed under Group A must be fully completed to obtain credit for any other group. Provides for the inspection of retrofit items and additional inspection fees for the inspections.

Effective Date July 1, 2009, New and Renewals.

**COMPANY** **FILING NUMBER**  
**NATIONAL CASUALTY COMPANY** **SCTT-126066150**

files various rule changes and adds two new endorsements for its Commercial Auto program. Company files to amend intermediate radius and add long distance, amend trailer interchange rates, add long distance definition to radius class, amend Rule 49 Auto Dealers minimum premium, pick-up and delivery, amend stated amount rates, add single auto physical damage and cargo deductible rule, add Pollution Liability Coverage, add Regional Radius Coverage and decrease In-Tow rates, and add Blanket Additional Insured coverage and Blanket Waiver of Subrogation.  
Effective Date May 11, 2009 new and Renewals.

**COMPANY** **FILING NUMBER**  
**NATIONAL INTERSTATE INSURANCE CO.** **NTNL-126083952**

files rates, rules and forms for their new Commercial Auto Leasing Program.  
Effective Date May 21, 2009.

**COMPANY** **FILING NUMBER**  
**NEW HAMPSHIRE INSURANCE COMPANY** **AGNY-126091130**

files rates, rules, and forms for its new Professional Liability program, CPA Protector Plan - Accountants Professional Liability.  
Effective Date May 21, 2009.

**COMPANY** **FILING NUMBER**  
**NORTH AMERICAN SPECIALTY INSURANCE COMPANY** **NRTH-126113385**

files for its new Golf Specialty Prize (Other Liability) program, which provides cash prizes for golfers who achieve a hole-in-one or win a putting contest as part of contests and promotions.  
Effective Date June 1, 2009.

**COMPANY** **FILING NUMBER**  
**OCCIDENTAL FIRE & CASUALTY COMPANY OF NC** **OCCD-126124435**

files a rate filing for its Commercial Auto Program. The company is filing to increase their liability rates 2.5% and their physical damage rates by 6%.  
Effective Date June 1, 2009, New and July 1, 2009 Renewals.

**COMPANY** **FILING NUMBER**  
**OLD REPUBLIC INSURANCE COMPANY** **LDRA-126098813**

files a rate/rule filing for its Contractual Liability Reimbursement program. The company proposes changes to its vehicle classification plan and to various existing and new surcharges. This will result in a -0.6% decrease.  
Effective Date May 11, 2009.



**COMPANY** **FILING NUMBER**  
**RADIAN GUARANTY INC.** 13154

files new rates for their Mortgage Guaranty Program. The company files new rates for when the borrower pays a portion of the mortgage insurance payment at closing and the rest in the monthly payment.  
Effective Date May 15, 2009.

**COMPANY** **FILING NUMBER**  
**SHELTER MUTUAL INSURANCE COMPANY** SHEL-126032792

files rate and rule revisions to its HO4 (Renters) and HO6 (Condominium owners) program. Editorial revisions were made to manual pages as well as removing the Heating System Discount, removing protection class factors, and revising base rates. The changes proposed in this filing create a negligible overall rate decrease statewide.  
Effective Date July 12, 2009 New and Renewals.

**COMPANY** **FILING NUMBER**  
**SOUTHERN CASUALTY INSURANCE COMPANY** PERR-126136765

files initial rates, rules and forms for their new Private Passenger Auto (non-standard) program  
Effective Date May 13, 2009.

**COMPANY** **FILING NUMBER**  
**SPARTA INSURANCE COMPANY** REGU-126088736

files rates, rules, and forms for its Child Care Service Program (Other Liability) to introduce two new optional endorsements.  
Effective Date May 21, 2009.

**LEAD COMPANY** **FILING NUMBER**  
**ST. PAUL FIRE AND MARINE INSURANCE COMPANY** TRVD-126098681

Other Companies  
ST. PAUL GUARDIAN INSURANCE COMPANY  
ST. PAUL MERCURY INSURANCE COMPANY  
**ST. PAUL PROTECTIVE INSURANCE COMPANY**  
files an initial filing for its Security Interest Error and Omissions Protection program. The program provides coverage for financial loss due to an error or omission on the part of an employee during loan securitization.  
Effective Date May 13, 2009.

**LEAD COMPANY** **FILING NUMBER**  
**UNITED FIRE AND CASUALTY COMPANY** UNFG-126093333

Other Companies  
Lafayette Insurance Company  
submits a a rating plan associated with adding three new independent forms all based on approved AAIS forms to their Builders Risk program.  
Effective Date July 1, 2009 New and Renewals.

**COMPANY**

**VIRGINIA SURETY COMPANY, INC.**

**FILING NUMBER**

**ICCI-126002764**

files a rate and form filing for their Individual Home Benefit program (Other Personal Inland Marine). The program provides Home Deductible Reimbursement Coverage, Mortgage/Rental Expense Reimbursement, Emergency Cash Reimbursement, Emergency Lodging, Home Lockout Expense Reimbursement, and Home Glass Breakage Repair Expense Reimbursement.

Effective Date May 13, 2009.

**COMPANY**

**VIRGINIA SURETY COMPANY, INC.**

**FILING NUMBER**

**ICCI-125979355**

files initial rates and forms for its VSC Home Benefits program. The program provides Home Deductible Reimbursement Coverage, Mortgage/Rental Expense Reimbursement, Emergency Cash Reimbursement, Emergency Lodging, Home Lockout Expense Reimbursement, and Home Glass Breakage Repair Expense Reimbursement.

Effective Date May 21, 2009.

**COMPANY**

**VIRGINIA SURETY COMPANY, INC.**

**FILING NUMBER**

**ICCI-125944971**

files its initial rate and form filing for a group Auto Deductible Reimbursement policy. The policy reimburses an insured for an auto physical damage deductible up to a set limit when an insured has a loss that exceeds the deductible.

Effective Date May 21, 2009.

**COMPANY**

**VIRGINIA SURETY COMPANY, INC.**

**FILING NUMBER**

**ICCI-126002504**

files an initial rate and form for its Individual Identity Theft program. Effective Date May 13, 2009.