

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

**LEAD COMPANY**

**ACADIA INSURANCE COMPANY**

Other Companies

Continental Western Insurance Company

Union Insurance Company

Firemen's Insurance Company of Washington, DC`

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files a form/rule filing for itself, for their Commercial General Liability programs. They are proposing an additional endorsement, excluding liability coverage for the transmission of a communicable disease.

Effective Date July 28, 2009.

**FILING NUMBER**

UNON-126200465

**COMPANY**

**ACCIDENT INSURANCE COMPANY**

**FILING NUMBER**

PERR-126181309

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files to introduce four new forms, a minimum premium, an operations and verification fee, a tiered rating system, and schedule rating into its commercial automobile program, with no overall proposed rate level effect. The tiered rating system is based on underwriting criteria and will only apply to new business going forward. The new forms introduce optional new coverage options.

Effective Date July 15, 2009.

**COMPANY**

**AGRI GENERAL INSURANCE COMPANY**

**FILING NUMBER**

RNHL-126171199

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files various changes to their Commercial Farm and Ranch program, with an overall rate level effect of -16.6%. The changes consist of the adoption of new ISO forms, rules, and loss costs, revision to the loss cost multiplier, and revisions to company exception pages.

Effective Date August 3, 2009.

**LEAD COMPANY**

**AMERICAN ECONOMY INSURANCE COMPANY**

**FILING NUMBER**

LBRM-126193481

Other Companies

American States Insurance Company

First National Insurance Company of America

General Insurance Company of America

Safeco Insurance Company of America

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files revised rates and rules for their Commercial General Liability programs. The overall rate level change is a decrease of 9.2%.

Effective Date September 12, 2009.

**COMPANY** **FILING NUMBER**  
**AMERICAN MODERN HOME INSURANCE COMPANY** **AMMH-126179442**

files to revise forms, rates, and rules for their Renters Tenant Homeowners program. The proposed changes include adding new optional coverages and additional limits of liability. The Company is adding \$25,000 and \$50,000 limits of liability and adding optional coverage for Scheduled Personal Property and Water Backup of Sewers and Drains.

Effective Date July 13, 2009.

**COMPANY** **FILING NUMBER**  
**AMERICAN ROAD INSURANCE COMPANY, THE** **AMRD-126196997**

files revised rate pages for an Extended Service Contract (ESC) vehicle service program. Most of the revisions are attaching new car models to existing plans, as well as several rating factor changes. There is a zero overall rate impact.

Effective Date November 4, 2009.

**COMPANY** **FILING NUMBER**  
**AMERICAN ROAD INSURANCE COMPANY, THE** **AMRD-126190370**

files revised rate pages for an Extended Service Plan (ESP) vehicle service program. Most of the revisions are attaching new car models to existing plans, as well as several rating factor changes. There is a zero overall rate impact.

Effective Date November 4, 2009.

**COMPANY** **FILING NUMBER**  
**AMERICAN ZURICH INSURANCE COMPANY** **ZURC-126142636**

files to introduce forms, rates, and rules for their Mortgagee Protection Insurance Policy in their Commercial Property program.

Effective Date July 13, 2009.

**LEAD COMPANY** **FILING NUMBER**  
**BRIERFIELD INSURANCE COMPANY** **FCCS-126173948**

Other Companies  
FCCI Insurance Company  
National Trust Insurance Company

files revised rates for their Commercial Automobile Program resulting in an overall decrease of -6.3%.

Effective Date November 1, 2009.

**COMPANY** **FILING NUMBER**  
**BRIERFIELD INSURANCE COMPANY** **FCCS-126179617**

files a revision to their Workers Compensation Program resulting in an overall decrease of -11.3%.

Effective Date November 1, 2009.

**COMPANY**

**FILING NUMBER**

**CATLIN INSURANCE COMPANY**

**CATL-126159334**

files initial rates, rules and forms for its Lawyers Professional Liability Program (other liability).

Effective Date July 25, 2009.

**COMPANY**

**FILING NUMBER**

**COLONIAL SURETY COMPANY**

**MRTN-126145380**

files a new rate for School Bus Contractors in their Surety program.

Effective Date July 1, 2009.

**COMPANY**

**FILING NUMBER**

**CUMIS INSURANCE SOCIETY, INC.**

**CUNX-126210002**

files rates, rules, and forms for their new Management & Professional Liability Policy program. The new program offers some coverage similar to the Company's current Special Insurance Package for credit unions, as well as additional coverage enhancements. The new program is more closely aligned with coverage offered by their competitors. For the most part, rates and rating factors are based on judgment, competitor comparisons, and current program experience. While the Company reports that there is no rate effect as this is a new program, they do provide comparisons between the current Special Insurance Package program and the proposed Management & Professional Liability program. The overall increase in premium is 5.4% (or 3.4% ignoring a higher minimum Lender Liability Limit under the new program).

Effective Date January 1, 2010.

**COMPANY**

**FILING NUMBER**

**ELECTRIC INSURANCE COMPANY**

**ELEC-125928639**

files revised rates and rules for their Multiperil Homeowners Program resulting in an overall increase of 19.6%. The company proposes a Mass Marketing Discount (5% or 10% depending on the group).

Effective Date July 3, 2009.

**LEAD COMPANY**

**FILING NUMBER**

**EMPLOYERS INSURANCE COMPANY OF WAUSAU**

**LWCM-126160679**

**Other Companies**

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

files revised rates for their Commercial Auto program. The overall rate level change is an increase of 8.20%.

Effective Date November 1, 2009.

**LEAD COMPANY**  
**FCCI INSURANCE COMPANY**

**FILING NUMBER**  
FCCS-126178767

Other Companies

National Trust Insurance Company

files revised rates for their Workers Compensation Program. FCCI Insurance Company's rate change will be 1.5% with a new loss cost factor of 1.625 and National Trust Insurance Company's rate change will be -22.6% with a loss cost factor of 1.201. Effective Date November 1, 2009.

**COMPANY**  
**FIDELITY NATIONAL INSURANCE COMPANY**

**FILING NUMBER**  
FDLY-125951477

files revised rates and rules for their Multi-Peril Homeowners Program resulting in an overall increase of 23.2%.

Effective Date September 15, 2009 for new business and November 15, 2009 for renewals.

**COMPANY**  
**FIREMEN'S INSURANCE CO. OF WASHINGTON, D.C.**

**FILING NUMBER**  
UNON-126169179

files its initial filing for its Commercial Multi-Peril Program. The company wishes to adopt the Commercial Package Modification factors of its sister company, Union Ins. Co. The company is proposing a Rural Telecommunications program as part of this filing.

Effective Date July 3, 2009.

**COMPANY**  
**FIREMEN'S INSURANCE CO. OF WASHINGTON, D.C.**

**FILING NUMBER**  
UNON-126169132

files its initial filing for its Commercial Umbrella program. The company wishes to adopt various ISO rule filings.

Effective Date July 3, 2009.

**COMPANY**  
**FIREMEN'S INSURANCE CO. OF WASHINGTON, DC**

**FILING NUMBER**  
UNON-126169101

files proposing a new commercial burglary and theft program, using ISO loss costs with a loss cost multiplier. A loss cost modification factor of 1.110 is proposed. The company documented that they selected the proposed loss cost modification so that the rates for this program would be 20% below the rates in their preferred rating company. The tiering of rates among the various companies is a reasonable approach.

Effective Date July 28, 2009.

**COMPANY** **FILING NUMBER**  
**FIREMEN'S INSURANCE CO. OF WASHINGTON, DC** **UNON-126169108**

files to introduce their Commercial General Liability program into Mississippi. The company files to adopt ISO Commercial General Liability loss costs with loss cost multiplier factors of 0.924 for premises/operations and 0.980 for products/completed operations, as well as various ISO rules. The company documented that they selected the proposed loss cost modification so that the rates for this program would be below the rates in their preferred rating company. The tiering of rates among the various companies is a reasonable approach.

Effective Date July 28, 2009.

**COMPANY** **FILING NUMBER**  
**FIREMEN'S INSURANCE CO. OF WASHINGTON, DC** **UNON-126169123**

files to adopt ISO loss cost and rules for use in their new Commercial Property program. The company proposes to use a loss cost multiplier of 1.128 with this program for all coverages except earthquake, which will use a 1.410 multiplier. The company documented that they selected the proposed loss cost modification so that the rates for this program would be 20% below the rates in their preferred rating company. The tiering of rates among the various companies is a reasonable approach.

Effective Date July 28, 2009.

**COMPANY** **FILING NUMBER**  
**FIREMEN'S INSURANCE CO. OF WASHINGTON, DC.** **UNON-126169096**

files initial rates and rules for their Commercial Automobile program. The company is filing to adopt ISO loss costs and rules with deviations for company expenses. The company documented that they selected the proposed loss cost modification so that the rates for this program would be 20% below the rates in their preferred rating company. The tiering of rates among the various companies is a reasonable approach.

Effective Date July 28, 2009.

**COMPANY** **FILING NUMBER**  
**FOREMOST PROPERTY AND CASUALTY INS. CO.** **13190**

files new Manufactured Homeowners Insurance policies into their Manufactured Home Insurance Program. These policies will be replacing the current Mobile Home Insurance Policies. The company has revised the title of the program to Manufactured Home Insurance Program. The overall rate increase will be 1.54%.

Effective Date October 1, 2009.

**COMPANY** **FILING NUMBER**  
**FOREMOST SIGNATURE INSURANCE COMPANY** **13189**

files a new Manufactured Homeowners Insurance Policy and a Tenant Insurance Policy into their Manufactured Home Insurance Program. These policies will be replacing the current Mobile Home Insurance Policies and Tenant Policies. The new title will be Manufactured Home Insurance Program. The overall rate increase will be 1.08%.

Effective Date October 1, 2009.

**COMPANY** **FILING NUMBER**  
**GENWORTH MORTGAGE INSURANCE CORPORATION** **GEFA-125957757**

files revised rates for their credit union segment of their Mortgage Guaranty program. Overall rate impact is 1.763%.  
Effective Date July 3, 2009.

**COMPANY** **FILING NUMBER**  
**HARCO NATIONAL INSURANCE COMPANY** **IATH-126148337**

files revised rates and rules for its Commercial General Liability Program, adopting updated ISO loss costs and increased limit factors resulting in an overall increase of 0.7%.  
Effective Date October 1, 2009.

**COMPANY** **FILING NUMBER**  
**HARLEYSVILLE MUTUAL INSURANCE COMPANY** **HRLV-126129766**

files a new rates, rules and form filing for their new Musical Instrument Program as a supplement to their Commercial Inland Marine manual.  
Effective Date July 1, 2009.

**LEAD COMPANY** **FILING NUMBER**  
**HARTFORD CASUALTY INSURANCE COMPANY** **HART-126124294**

Other Companies

Hartford Insurance Company of the Midwest  
Hartford Underwriters Insurance Company  
Property & Casualty Insurance Company of Hartford  
Trumbull Insurance Company  
Twin City Fire Insurance Company  
Hartford Accident & Indemnity Company  
Hartford Fire Insurance Company

files proposing changes to its property choice program within its commercial multi-peril line. The filing includes several new forms and endorsements, some of which have revised or new rates.  
Effective Date September 12, 2009.

**LEAD COMPANY** **FILING NUMBER**  
**HARTFORD CASUALTY INSURANCE COMPANY** **HART-126177532**

Other Companies

Hartford Underwriters Insurance Company  
Property and Casualty Insurance Company of Hartford  
Twin City Fire Insurance Company  
Hartford Accident and Indemnity Company  
Hartford Fire Insurance Company

files rates and rules for several new classes of business in the Commercial Multiple Peril program.  
Effective Date July 3, 2009.

**COMPANY** **FILING NUMBER**  
**HISOX INSURANCE COMPANY, INC.** **PERR-126186708**

files to introduce forms, rates, and rules for their Not-for-Profit Management Liability Program. This program provides various coverages for not-for-profit organizations including Directors and Officers Liability and Fiduciary Liability.  
Effective Date July 28, 2009.

**COMPANY** **FILING NUMBER**  
**INDEMNITY INSURANCE CO. OF NORTH AMERICA** **ACEH-126169894**

files an initial filing for the Agri-Auto portion of its Commercial Auto Program.  
Effective Date September 1, 2009.

**COMPANY** **FILING NUMBER**  
**INDEMNITY INSURANCE CO. OF NORTH AMERICA** **ACEH-126146425**

files to revise forms, rates, and rules for their Commercial Farm and Ranch "New Farm Product." The Company wishes to adopt ISO loss costs, forms, and rules and files to revise their loss cost multiplier to 1.663. The proposed revisions resulting a 16.6% decrease in rate level.  
Effective Date August 1, 2009 New and October 1, 2009 Renewals.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE** **13216**

files a revision to the Estimated Loss Potentials Supplement contained in the Division Six - General Liability of the Commercial Lines Manual. The overall rate impact of this filing is a 5.9% decrease.  
Effective Date November 1, 2009.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** **13228**

files revisions to their basic limits loss costs for general liability resulting in an overall decrease of -4.6%.  
Effective Date December 1, 2009.

**COMPANY** **FILING NUMBER**  
**LIBERTY INSURANCE UNDERWRITERS, INC.** **LMUG-126181474**

files to revise forms, rates, and rules for their Commercial General Liability Kidnap, Ransom and Extortion Insurance Policy. The company has revised the policy form and added 26 new forms for use in this program. The new Rating plan is rate neutral.  
Effective Date August 17, 2009 New and Renewals.

**COMPANY** **FILING NUMBER**  
**LYNDON PROPERTY INSURANCE COMPANY** **PRTB-126182954**

files initial rates for their new Contractual Liability program.  
Effective Date July 23, 2009.

**COMPANY** **FILING NUMBER**  
**MAXUM CASUALTY INSURANCE COMPANY** **MXCC-126193699**

files an initial Commercial Auto filing for its Trucking program. The company is adopting the ISO Commercial Lines Manual with numerous exceptions. Proposed Loss Cost Multipliers are reasonable.  
Effective Date August 3, 2009.

**COMPANY** **FILING NUMBER**  
**MERIDIAN CITIZENS MUTUAL INSURANCE COMPANY** **STAT-125794559**

files initial rates, rules, and forms for its Mississippi Personal Farmowner Program.  
Effective Date July 3, 2009.

**COMPANY** **FILING NUMBER**  
**MERITPLAN INSURANCE COMPANY** **BALB-126206289**

files revised rates for their Risk Based Lender's Protection Program. The overall rate level change is a decrease of 9.3%.  
Effective Date September 1, 2009.

**COMPANY** **FILING NUMBER**  
**MORTGAGE GUARANTY INSURANCE CORPORATION** **MRTG-126144165**

files a one-time premium charge equal to 0.5% of the loan principal in order to provide for the associated expenses and risk, due to changes in the U.S. Treasury Department's Affordable Refinance Program.  
Effective Date July 3, 2009.

**COMPANY** **FILING NUMBER**  
**NATIONAL SPECIALTY INSURANCE COMPANY** **STNA-126160510**

files rates, rules and forms for their new Commercial Crime/Fidelity program. Propose adoption of ISO loss costs, and a LCM of 1.50.  
Effective Date July 7, 2009.

**COMPANY** **FILING NUMBER**  
**NOVA CASUALTY COMPANY** **NVAC-126147739**

submits a form/rate/rule filing for its CA Affinity Program - Truck Leasing (Commercial Auto) program. The Company has received approval for ISO loss costs, rules, and forms. The Company is filing the rating rules and forms to be used with their Truck Leasing programs. The Company proposes to use a rating methodology based on the average daily rate of vehicles.  
Effective Date July 1, 2009.



**COMPANY** **FILING NUMBER**  
**NOVA CASUALTY COMPANY** **NVAC-126147545**

files form/rate/rule filing for its Commercial Property- Affinity program. This filing includes additional Company Exception Pages that modify, among other things, ISO's deductible rules, optional coverages rules, and grading factors rules.  
Effective Date July 1, 2009.

**COMPANY** **FILING NUMBER**  
**NOVA CASUALTY COMPANY** **NVAC-126147683**

files forms, rates, rules for its General Liability Affinity (Other Liability) program. This filing includes additional Company Exception Pages that modify, among other things, ISO's optional endorsements rules and grading factors rules.  
Effective Date July 1, 2009.

**COMPANY** **FILING NUMBER**  
**NOVA CASUALTY COMPANY** **NVAC-126147914**

files forms, rates, and rules for its Umbrella /Excess Affinity (Other Liability) program. The Company is proposing to amend their rating methodology by changing the minimum premium for Underlying Automobile coverage to \$1,000 regardless of the number of vehicles.  
Effective Date July 1, 2009.

**COMPANY** **FILING NUMBER**  
**OLD REPUBLIC GENERAL INSURANCE CORPORATION** **LDDX-126200709**

files its new "Excess Coverage Over Scheduled Wrap-Up Coverage" endorsement and rule for its Commercial General Liability program. This endorsement provides products and completed operations coverage on an excess basis for scheduled Owner Controlled or Contractor Controlled insurance programs in which the insured is a participant. Coverage will apply if the underlying limits available under the primary policy or policies are exhausted.  
Effective Date July 25, 2009.

**LEAD COMPANY** **FILING NUMBER**  
**PENN MILLERS INSURANCE COMPANY** **PENM-126171589**

748% for Cotton Ginners & Cotton Compressors Only (Advice & Consent of Reinsurer)  
files revised rates, rules and forms for its Commercial Package "Solutions 2000 for Agribusiness" Program.  
Effective Date August 1, 2009.

**LEAD COMPANY** **FILING NUMBER**  
**PHARMACISTS MUTUAL INSURANCE COMPANY** **PHAR-126188278**

the loss ratio's are based on countrywide figures  
files revised rates, rules and forms for its Pharmacists Professional Liability Program resulting in an overall decrease of -5.0%.  
Effective Date September 1, 2009.

**COMPANY** **FILING NUMBER**  
**PODIATRY INSURANCE COMPANY OF AMERICA** **PCAG-126192702**

files forms, rates and rules for their initial Podiatrists Professional Liability Program. The company proposes to initially assume all rates currently on file and being used in Louisiana for this program. All rating factors, rules, and forms are identical to those used by the company on a countrywide basis.

Effective Date July 28, 2009.

**COMPANY** **FILING NUMBER**  
**PROFESSIONALS DIRECT INSURANCE COMPANY** **HNVR-126203771**

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

Effective Date August 3, 2009.

**COMPANY** **FILING NUMBER**  
**PROFESSIONALS DIRECT INSURANCE COMPANY** **HNVR-126203749**

files rates, rules and forms for its initial ProDirect Select Lawyers Professional Liability Program.

Effective Date August 3, 2009.

**COMPANY** **FILING NUMBER**  
**PROFESSIONALS DIRECT INSURANCE COMPANY** **HNVR-126203735**

files rates, rules and forms for its initial ProDirect Essentials Lawyers Professional Liability Program.

Effective Date August 3, 2009.

**COMPANY** **FILING NUMBER**  
**SPARTA INSURANCE COMPANY** **REGU-126155134**

files a rates, rules and form filing for their Commercial Property (Fire and Allied lines) program to begin providing earthquake and flood coverage.

Effective Date July 1, 2009.

**COMPANY** **FILING NUMBER**  
**STARNET INSURANCE COMPANY** **PERR-126170911**

filing to introduce their new FinSecure TrustPro Policy program under their Commercial Multiple Peril line of business. The program is designed to provide Property, Inland Marine, General Liability and Personal Liability protection to Trust Departments of banking and financial institutions.

Effective Date July 14, 2009.

**LEAD COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

Other Companies

State Auto Mutual Insurance Company

Milbank Insurance Company

files revised LCM's and an increased Expense Constant for their Workers' compensation program. The overall rate level change is an increase of 0.6%.

Effective Date October 1, 2009.

**FILING NUMBER**

SAMM-126133208

**COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

files revised rates and rules for their CustomFit Private Passenger Automobile program.

The overall rate level change is an increase of 0.9%.

Effective Date August 13, 2009.

**FILING NUMBER**

STAT-126086403

**LEAD COMPANY**

**STATE AUTO PROPERTY AND CASUALTY INS. CO.**

Other Companies

State Auto Mutual Insurance Company

files revised rates, rules and forms for their Homeowners Options Program. The proposed changes to State Auto Property and Casualty Insurance Company are 3.0% and State Auto Mutual Insurance Company 2.9%.

Effective Date August 24, 2009.

**FILING NUMBER**

STAT-126120135

**COMPANY**

**STATE NATIONAL INSURANCE COMPANY, INC.**

files to introduce forms, rates and rules for their Workers Comp Program. Rates and rules for this program are similar to those approved for Ulico Casualty Company. The company files to adopt approved NCCI loss costs and use a loss cost multiplier of 1.37.

Effective Date July 13, 2009.

**FILING NUMBER**

STNA-126094374

**COMPANY**

**SURETEC INSURANCE COMPANY**

files to introduce forms and rates for their Durable Medical Equipment, Prosthetics, Orthotics and Supplies Surety (DMEPOS) program. This is a new bond requirement by the Federal Government and requires that DMEPOS suppliers have surety bonds in an amount not less than \$50,000.

Effective Date July 13, 2009.

**FILING NUMBER**

STEC-126185433

**LEAD COMPANY**  
**TECHNOLOGY INSURANCE COMPANY, INC.**

**FILING NUMBER**  
REGU-126151753

Other Companies

Wesco Insurance Company

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files to adopt the most recent prospective ISO loss costs for its new Businessowners filing.

Effective Date July 28, 2009.

**LEAD COMPANY**  
**TOWER INSURANCE COMPANY OF NEW YORK**

**FILING NUMBER**  
TWRG-126198342

Other Companies

Kodiak Insurance Company

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files amended rates and forms for their Employment Practices Liability Program resulting in no rate level change.

Effective Date July 28, 2009.

**COMPANY**  
**TOWER INSURANCE COMPANY OF NEW YORK**

**FILING NUMBER**  
TWRG-126168958

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files to add a minimum premium rule to its existing Commercial Property (Fire and Allied Lines) program. The minimum premium is proposed to be \$500.00.

Effective Date August 3, 2009.

**COMPANY**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA**

**FILING NUMBER**  
TRVE-126199120

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files rates and rules for its Miscellaneous Professional Liability Program. The company is proposing new hazard group factors, increased limit/retention factors and other rating factors.

Effective Date August 15, 2010 for new business and September 15, 2010 for renewals.

**COMPANY**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA**

**FILING NUMBER**  
TRVE-126188543

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files revised rates and rules for its Fiduciary Liability Program. The company is proposing new increased limit/retention factors, risk modifiers, experience modification and other factors. This revision will result in an overall decrease of -9.2%.

Effective Date August 15, 2010 for new business and September 15, 2010 for renewals.

**COMPANY**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA**

**FILING NUMBER**  
TRVE-126185888

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files revised rates and rules for its Non-Profit Directors and Officers Liability Program. This will result in an overall decrease of -0.9%.

Effective Date August 15, 2010 for new business and September 15, 2010 for renewals.

**COMPANY** **FILING NUMBER**  
**TRAVELERS CASUALTY AND SURETY CO. OF AMERICA** **TRVE-126198702**

files revised rates for its Modular Employment Practices Liability Program resulting in an overall decrease of -5.2%.

Effective Date August 15, 2010 for new business and September 15, 2010 for renewals.

**LEAD COMPANY** **FILING NUMBER**  
**TWIN CITY FIRE INSURANCE COMPANY** **HART-126147601**

Other Companies

Hartford Fire Insurance Company

files an initial rate, rule and form filing for their Hartford Employed Lawyers Choice Program. The new coverage is a liability product to provide coverage to protect in-house attorneys from defense costs and loss payments resulting from the attorney's legal services, securities violation services, moonlighting services and pro bono services.

Effective Date July 3, 2009.

**COMPANY** **FILING NUMBER**  
**U.S. SPECIALTY INSURANCE COMPANY** **FRCS-126122909**

files to adopt most recent loss costs and files a Loss Cost Multiplier of 1.5 in its Fidelity program.

Effective Date July 1, 2009.

**COMPANY** **FILING NUMBER**  
**VANLINER INSURANCE COMPANY** **VANL-126176070**

files revised rates for their Commercial Auto program. The overall rate level change is a decrease of 4.0%.

Effective Date October 1, 2009.

**COMPANY** **FILING NUMBER**  
**VIRGINIA SURETY COMPANY, INC.** **ICCI-126104422**

files to introduce forms, rates, and rules for their Individual Involuntary Loss of Employment Income Insurance Policy. This product reimburse financial institutions in the event the borrower suffers and involuntary break in employment.

Effective Date July 13, 2009.

**COMPANY** **FILING NUMBER**  
**WESTERN SURETY COMPANY** **WESC-126174116**

files revised rules for their Contract Surety program. There is no rate impact associated with this filing.

Effective Date July 7, 2009.

**COMPANY**

**XL INSURANCE COMPANY OF AMERICA**

**FILING NUMBER**

**XLAM-126173595**

files a revised LCM for their Commercial General Liability program. There is no rate impact associated with this filing since the company currently has no policyholders. Effective Date November 1, 2009.

**COMPANY**

**ZURICH AMERICAN INSURANCE COMPANY**

**FILING NUMBER**

**ZURC-126190023**

files a new rate and rule for its Travel & Tour Operators Professional Liability program. The new rule applies to policyholders wishing to add coverage for additional insureds. Effective Date August 15, 2009 New and Renewals.

**COMPANY NAME CHANGE**

Trinity Universal Insurance Company of Kansas, Inc. changed its name to AmTrust Insurance Company of Kansas, Inc. effective July 1, 2009.

**COMPANY MERGER**

Seaboard Surety company merged into Travelers Casualty and Surety Company of America effective January 2, 2009.