

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
AIG NATIONAL INSURANCE COMPANY, INC.	NHMP-126188353

files revised rates for their 2CP Personal Auto Program resulting in an overall increase of 11.4%.
Effective Date November 1, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
ALLSTATE PROPERTY & CASUALTY INSURANCE CO.	ALSX-126225017

files to introduce their new Preferred Package Discount for Voluntary Private Passenger Automobiles Program.
Effective Date September 14, 2009 for new business and October 14, 2009 for renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-126236917

files rates, rules and forms for its new Businessowners Umbrella Liability Program.
Effective Date September 1, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-126236914

files rates, rules and forms for its new Personal Umbrella Liability Program.
Effective Date September 1, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ALTERNATIVE INSURANCE CORP.	AMLX-126241880

files new, optional forms for their Commercial Property filing and makes changes to some modification factors. This filing does not result in any rate revision.
Effective Date October 1, 2009.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
AMERICAN ASSOCIATION OF INSURANCE SERVICES	AMAX-126220511

Other Filings
Rule -AMAX-126220421
Forms- AMAX-126220366

files an update to their loss costs, rules and forms for the Personal Inland Marine program. The company has used modified homeowners losses that could fall under this category since the data in this program is scarce. The overall rate impact of this filing is a 12.7% decrease.
Effective Date February 1, 2010.

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

Other Companies

Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation

The American Insurance Company

files to introduce coverage for small hotels in their American Business Cover, Business Owner's Product Program. The coverage will provide both general liability and property coverage on one policy.

Effective Date September 01, 2009.

FILING NUMBER

FFDC-126164523

LEAD COMPANY

AMERICAN AUTOMOBILE INSURANCE COMPANY

Other Companies

Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation

The American Insurance Company

files a new endorsement coverage for Crisis Management Liability for use with Umbrella Liability forms. The primary coverages are Crisis Management Response Cost Sublimit of Insurance and Crisis Management Loss Limit of Insurance.

Effective Date September 1, 2009.

FILING NUMBER

FFDC-126218758

LEAD COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

Other Companies

American States Insurance Company

files revised rates for their Personal Farmowners program. The overall rate level change is an increase of 7.5%

Effective Date September 18, 2009.

FILING NUMBER

LBRM-126187356

LEAD COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

Other Companies

American States Insurance Company

files revised rates for their Businessowners program. The overall rate level change is a decrease of 0.90%.

Effective Date September 12, 2009.

FILING NUMBER

LBRM-126198024

LEAD COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

Other Companies

General Insurance Company of America
Safeco Insurance Company of America
American States Insurance Company
First National Insurance Company of America
American States Preferred Insurance Company

FILING NUMBER

LBRM-126203188

files revised rates for their Commercial Auto program. The overall rate level change is an increase of 3.4%.

Effective Date September 12, 2009.

COMPANY

AMERICAN MODERN HOME INSURANCE COMPANY

FILING NUMBER

AMMH-126212665

files rates, rules and forms for a Collateral Protection Program. The Company is merging the existing Single Interest and the Lender Blanket Collateral Protection programs into one program.

Effective Date August 12, 2009.

COMPANY

AMERICAN NATIONAL PROPERTY AND CASUALTY CO.

FILING NUMBER

ANCR-126186872

files rates and forms for its initial filing of a Vendors Single Interest Creditor Protection program.

Effective Date August 12, 2009.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

Other Companies

American Guarantee and Liability Insurance Co.
Colonial American Casualty & Surety Co.
Fidelity and Deposit Co. of Maryland
Zurich American Ins. Co. of IL
Zurich American Insurance Company

FILING NUMBER

ZURC-126221049

files revised rates for their Commercial Auto Program resulting in no overall rate change.

Effective Date January 1, 2010.

COMPANY

AMFED NATIONAL INSURANCE COMPANY

FILING NUMBER

13252

files a rate filing for its Workers Comp program. The company is filing to change the loss cost for class code 9101 from \$3.50 to \$3.10. This affects 70 policyholders with a total rate impact of -\$26,046, approximately -11.5%.

Effective Date August 15, 2009.

COMPANY **FILING NUMBER**
ARMED FORCES INSURANCE EXCHANGE **ARMD-126094047**
files revised forms, rates, and rules under all forms for its Homeowners program. The changes result in an overall rate increase of 0.88%.
Effective Date August 24, 2009.

COMPANY **FILING NUMBER**
BALBOA INSURANCE COMPANY **BALB-126205466**
files a rate certification in response to Bulletin 2000-8, for its Lenders Single Interest Blanket Program.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
BALBOA INSURANCE COMPANY **BALB-126206274**
files a rate certification in response to Bulletin 2000-8, for its Guaranteed Auto Protection Program.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
BERKLEY INSURANCE COMPANY **MNLM-126116899**
files rates, rules and forms for its new Directors and Officers Liability Program.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY **CHMU-126236554**
files for changes to their Independent Commercial Package Institution Program. The company files to take a rate increase, resulting in an overall rate change of 7.86%.
Effective Date October 01, 2009 for new and January 01, 2010 for renewal.

COMPANY **FILING NUMBER**
CHURCH MUTUAL INSURANCE COMPANY **CHMU-126237042**
files for a rate level change for their Independent Church Package program. This will result in an overall increase of 7.86%. This change consists of ISO loss costs, increased limits, company expenses, and revised deviations from ISO loss costs.
Effective Date October 01, 2009 for new and January 01, 2010 for renewal.

COMPANY **FILING NUMBER**
COMMERCIAL ALLIANCE INSURANCE COMPANY **CASR-126025243**
files rates, rules and forms for its new Surety Program in Mississippi. The program rates and rules match those approved in Texas and other states.
Effective Date September 1, 2009.

COMPANY

DIAMOND STATE INSURANCE COMPANY

FILING NUMBER

PENN-126233864

files initial rates and rules for their new Commercial Auto program.
Effective Date September 1, 2009.

COMPANY

ECONOMY PREMIER INSURANCE COMPANY

FILING NUMBER

METX-125738680

files revised rates and rules for their Residential Property Programs. The company is proposing revisions to its base rates by territory and to the rates for earthquake coverage. The overall rate level change is an increase of 4.6%.
Effective Date September 15, 2009 for new business and October 20, 2009 for renewals.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-126224786

Other Companies

Federated Service Insurance Company

files rate/rule revisions to their Commercial Property Program resulting in a rate change for:

Federated Mutual Insurance Company -0.4% and

Federated Service Insurance Company 6.7%.

The company proposes changes to their Type of Business Factors. In addition, they propose converting their Petro Pac and Federated Supplement rating programs to resemble ISO in that each will have three rates (Group I, Group II and Special Form).
Effective Date October 1, 2009.

COMPANY

FEDERATED RURAL ELECTRIC INS. EXCHANGE

FILING NUMBER

FDRE-125948763

files revised rates for its Commercial Umbrella and Excess Program resulting in an overall increase of 6.1%.
Effective Date September 15, 2009.

COMPANY

FIRST ACCEPTANCE INSURANCE COMPANY, INC.

FILING NUMBER

FRST-126230652

files revised rates for their Private Passenger Auto program. The overall rate change is a decrease of -2.8%.
Effective Date September 1, 2009.

COMPANY

FIRSTCOMP INSURANCE COMPANY

FILING NUMBER

FICI-126206732

files revised LCM for their Workers' Compensation program. The proposed overall rate level change is an increase of 16.0%.
Effective Date October 1, 2009.

COMPANY

FILING NUMBER

GATEWAY INSURANCE COMPANY

GTWY-126219178

files a rule filing. The company is filing NCCI's Appendix A State Reference Chart Premium Discount Table for its Workers Compensation program. Currently the company insures two risks in the state of MS, only one would qualify for this discount. The savings to the insured would be \$318 annually.

Effective Date August 7, 2009.

LEAD COMPANY

FILING NUMBER

GEICO INDEMNITY COMPANY

GECC-126029398

Other Companies

Geico Indemnity 0%

Geico General Insurance Company 2.1%

Government Employees Insurance Company 2.1%

files revised rates for their Voluntary Automobile Insurance Program resulting in a 2.1% increase.

Effective Date September 1, 2009.

COMPANY

FILING NUMBER

GENWORTH MORTGAGE INSURANCE CORPORATION

GEFA-126155729

files a rate and rule filing for its Mortgage Guaranty program. The company proposes a rate increase for its Housing Finance Agency business. The estimated impact is roughly a 10% increase. The proposed change was made to keep HFA rates in line with its non-HFA rates.

Effective Date August 7, 2009.

COMPANY

FILING NUMBER

GENWORTH MORTGAGE INSURANCE CORPORATION

GEFA-126202949

files a rule filing for its Mortgage Guaranty program. The company proposes increasing the rate adjustments for rate/term refinances and for cash out refinances. Overall increase of 2.7%

Effective Date September 1, 2009.

LEAD COMPANY

FILING NUMBER

GRANITE STATE INSURANCE COMPANY

AGNY-126165632

Other Companies

New Hampshire Insurance Company

files rates, rules and forms for their new Special Event Liability Program.

Effective Date August 7, 2009.

COMPANY **FILING NUMBER**
GUIDEONE MUTUAL INSURANCE COMPANY **GDEA-126205958**

files a rate filing for its Commercial Auto program. The company proposes to adopt ISO circulars and revise company loss cost multipliers resulting in an overall rate level change of 2.1%.

Effective Date September 15, 2009 NB, November 15, 2009 Renewals.

COMPANY **FILING NUMBER**
HARCO NATIONAL INSURANCE COMPANY **IATH-126230657**

files a Commercial Auto rate filing resulting in an overall 1.1% decrease. The Company is adopting updated ISO loss costs and revising their LCM for physical damage.

Effective Date November 01, 2009.

COMPANY **FILING NUMBER**
HARLEYSVILLE MUTUAL INSURANCE COMPANY **HRLV-126200637**

files a revision to their Commercial GL program. The Company is adding new Church Liability and Abuse or Molestation endorsements. There is no rate impact.

Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
HISCOX INSURANCE COMPANY, INC. **PERR-126183914**

files rates, rules and forms for its new Commercial Burglary & Theft program that offers Kidnap & Ransom coverage.

Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13251**

files revised loss costs for the Auto Dealers False Pretense Coverage in their Commercial Automobile Program (CA-2009-RLC09) resulting in an overall decrease of -75.0%

Effective Date June 1, 2010.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. **13250**

files new rules for their Commercial Auto manual (CA-2009-RRU09) resulting in an overall decrease of -14%.

Effective Date June 1, 2010.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13208

Other Filings

File No. DL-2009-RLC1

File No. DL-2009-R02RU (State No. 13209)

File No. DL-2009-O02FR (State No. 13210)

files changes to loss costs, rules, and forms of the 2002 Edition of the Personal Liability and Theft Policy Program. Changes include the introduction of loss costs associated with the new optional Assisted Living Care Coverage and Student Away from Home Coverage endorsements.

Effective Date October 1, 2009.

COMPANY **FILING NUMBER**
IRONSHORE INDEMNITY, INC. IRON-126232260

files to introduce their Lawyers' Professional Liability Program. The program is intended to provide professional liability coverage for smaller law firms with fifty or less employees.

Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
MEDICAL PROTECTIVE COMPANY, THE MDPC-126187834

files rates, rules and forms for a new program to provide professional liability coverage for Certified Registered Nurse Anesthetists.

Effective Date September 15, 2009.

COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. METX-125737791

files revised rates and rules for their Residential Property Program. The company proposes to revise the base rates for Owners, Renters/Condo, Dwelling Fire Products and Landlord Dwelling Products. Also, the Earthquake rates are increased 25% for Owners, Renters and Condominiums for all Zones. The overall rate level change is an increase of 6.7%.

Effective Date September 15, 2009 for new business and October 20, 2009 for renewals.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INS. CORP. GMAX-126222841

files to introduce new set of rates for select Mechanical Repair Protection Plans for all model year 2010 and subsequent General Motors vehicles. The filing applies to new vehicles only, therefore, has no rate effect. The rates reflect changes to incorporate the new GM Powertrain Extension warranty, changes to the all wheel drive crossover utility rates, and new rates for Asian manufacturers, among other changes.

Effective Date October 1, 2009.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-126222814**
files to introduce new set of rates for select Mechanical Repair Protection Plans for all model year 2010 and subsequent General Motors vehicles. The rates reflect changes to incorporate the new GM Powertrain Extension warranty, changes to the all wheel drive crossover utility rates, and new rates for Asian manufacturers.
Effective Date October 1, 2009.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-126223114**
new rate pages and vehicle class guide rules for the Saturn Service Plan. The Company is proposing a rate increase of approximately 40% to the Saturn Car Care program, although because there are no renewals for this coverage there is no rate level impact. The effect on the overall program is an 8.2% increase.
Effective Date October 1, 2009.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-126195564**
files rates, rules and forms an initial filing of its Technology Errors and Omissions Program.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA **AGNY-126217618**
files revised rates for their Healthcare Agency Professional Liability program. The overall rate level change is a decrease of 5.0%.
Effective Date September 1, 2009.

LEAD COMPANY **FILING NUMBER**
OHIO FARMERS INSURANCE COMPANY **WSFG-125836557**
Other Companies
Westfield Insurance Company
files their initial filing for their Surety Program. The Company is also adopting their manual and loss costs from the Surety Association of America.
Effective Date September 01, 2009.

COMPANY **FILING NUMBER**
PLATTE RIVER INSURANCE COMPANY **CAPC-126187462**
files a new program to provide a Durable Medical Equipment, Prosthetics, Orthotics and Supplies Bond (DMEPOS bond) in their Surety Bond program. This bond is now required to be carried by the federal government. The standard rate is filed by Surety Association of America, and the company is modifying the rate by deviation factors averaging -56.8% of the \$20 per thousand rate. The company establishes 3 rate levels based on differences in underwriting standards the company will employ.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
RADIANT GUARANTY INC. **13240**

files new Home Affordable Rates to be used in response to the US Dept of Treasury's nationwide program to avoid foreclosures.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
REPUBLIC MORTGAGE INSURANCE COMPANY **LDRD-126197065**

files a rate and rule revision for its Mortgage Guaranty program. The company proposes rates for new LTV/Coverage options with regards to new refinance programs; changes to credit union second home and rate & term refinance adjustments; and new adjustments for large mortgages obtained through credit unions. The overall adjusted rate increase is a 0.10% change.
Effective Date August 31, 2009.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF AMERICA **LBRM-126076795**

files revised rates for their Owner-Occupied Homeowners program. The company is introducing a new product, modifying their base contract and optional coverages, adding optional coverages and modifying relativities. The overall rate level impact is a decrease of 0.1% based on a 10.7% (increase) indicated need.
Effective Date September 17, 2009 (New) October 27, 2009 (Renewal).

COMPANY **FILING NUMBER**
SAFETY NATIONAL CASUALTY CORPORATION **SFCC-126151391**

files to introduce a Large Deductible program to its Commercial General Liability program. The new product is priced using ISO rating values, standard actuarial techniques, and judgment based on risk characteristics appropriate for the individual insured risk. The company will comply with our states guidelines in regards to filing certain risks that will use the (A-rating) laws and regulations.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
SAFETY NATIONAL CASUALTY CORPORATION **SFCC-126151426**

files to introduce a Large Deductible program to its Commercial General Liability program. The new product is priced using ISO rating values, standard actuarial techniques, and judgment based on risk characteristics appropriate for the individual insured risk. The company will comply with our states guidelines in regards to filing certain risks that will use the (A-rating) laws and regulations.
Effective Date September 1, 2009.

LEAD COMPANY **FILING NUMBER**
SENTRY INSURANCE A MUTUAL COMPANY **SEPX-126242216**
Other Companies
Middlesex Insurance Company
files a form/rule filing for its Commercial General Liability program to amend their list of endorsements and various rules in line with recent ISO filings. Rules are updated to reflect ISO rule changes. There is no rate impact.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
SEQUOIA INSURANCE COMPANY **PERR-126248098**
files to introduce a Workers Comp program into Mississippi. Loss Costs are based on the latest NCCI loss cost filing. The program will have four (4) tiers.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
SEQUOIA INSURANCE COMPANY **PERR-126255009**
files rates, rules and forms for its new Commercial Auto Program.
Effective Date September 1, 2009.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-126145999**
files its initial rates, rules & forms for its Commercial Umbrella program.
Effective Date August 7, 2009.

COMPANY **FILING NUMBER**
STARR INDEMNITY & LIABILITY COMPANY **REGU-126216116**
files an initial Loss Costs and forms for its new Construction Program. The company files a loss cost multiplier of 1.484 for the program.
Effective Date August 12, 2009.

COMPANY **FILING NUMBER**
TOWER INSURANCE COMPANY OF NEW YORK **TWRG-126168951**
files a rule filing to its Commercial General Liability program. The Company proposes to amend the minimum premium from \$100 to \$500 as a result of increased expenses.
Effective Date August 7, 2009.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-126198955**
files revised rate and rules for its Commercial Crime program. The company proposes modifications to the program necessary to transfer product currently written by St. Paul Fire and Marine Insurance Company to the Travelers Indemnity Company and its affiliates. These changes include base rate modifications and several rating factor changes. The overall premium rate effect is a -6.9% rate decrease.
Effective Date August 15, 2010 New and September 15, 2010.

LEAD COMPANY

TWIN CITY FIRE INSURANCE COMPANY

Other Companies

Hartford Fire Insurance Company

files revised rates, rules and forms for their Private Choice Encore Program that provides management liability coverages. This results in an overall rate increase of 1.2%.

Effective Date September 1, 2009.

FILING NUMBER

HART-126227943

COMPANY

ULLICO CASUALTY COMPANY

files a rate and rule filing for its Workers Compensation program. The company proposes the addition of two Waiver of Subrogation endorsements, one for blanket coverage and one for specific coverage. The rate for the former is 5% of manual premium and 2.5% for the latter. No current insureds are affected, as these are new endorsements.

Effective Date August 17, 2009.

FILING NUMBER

ULCC-126201235

LEAD COMPANY

UTICA MUTUAL INSURANCE COMPANY

Other Companies

Graphic Arts Mutual Insurance Company

files rates and rules for their Commercial Umbrella program.

Effective Date September 1, 2009.

FILING NUMBER

UTCX-126222675

LEAD COMPANY

VICTORIA FIRE AND CASUALTY INS. COMPANY

Other Companies

Victoria Select Insurance Company

files revised rates and rules for their Private Passenger Auto program. The overall rate level change is an increase of 1.70%.

Effective Date August 10, 2009 (New) October 10, 2009 (Renewal).

FILING NUMBER

NTWP-126177042

COMPANY

VIRGINIA SURETY COMPANY, INC.

files rates, rules and forms for its Involuntary Unemployment Insurance Program. The product provides reimbursement to financial institutions due to loss in retail loans due to borrower unemployment.

Effective Date August 12, 2009.

FILING NUMBER

ICCI-126104367

COMPANY

WESCO INSURANCE COMPANY

files rates, rules, and forms for a new Debt Waiver / Guaranteed Auto Protection (GAP) program. The Reimbursement Insurance Policy provides coverage for auto dealers who subscribe to the GAP program.

Effective Date August 7, 2009.

FILING NUMBER

PERR-126217957

COMPANY

FILING NUMBER

WESTFIELD INSURANCE COMPANY

WSFG-126109905

files new rates and rules for their Commercial Crime and Fidelity Program adopting ISO (CR-2007-RLA1).

Effective Date August 12, 2009.

NEW COMPANIES

Housing Authority Property Insurance, A Mutual Company received their license effective July 1, 2009.

Unitrin Safeguard Insurance Company received their license effective August 1, 2009.

COMPANY NAME CHANGES

Louisiana Retailer Mutual Insurance Company changed their name to Retailers Casualty Insurance Company effective January 1, 2009

Woodbrook Casualty Insurance, Inc. was merged into The Medical Assurance Company, Inc., not admitted in MS the survivor, which changed its name to ProAssurance Indemnity Company, Inc. The survivor is an Alabama Corporation. Effective December 31, 2008.