

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

| <u>COMPANY</u> | <u>FILING NUMBER</u> |
|---|----------------------|
| <u>ACADIA INSURANCE COMPANY</u> files rates, rules and forms for its Commercial Multi Peril Liability and Non-Liability Program. The company proposes to adopt ISO's Businessowners Program. Effective Date September 10, 2009. | UNON-126228423 |

| <u>LEAD COMPANY</u> | <u>FILING NUMBER</u> |
|--|----------------------|
| <u>ACADIA INSURANCE COMPANY</u> <u>Other Companies</u> Continental Western Insurance Company Union Insurance Company files to adopt NCCI's 03/01/2009 loss costs and rules with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 12.1%. Effective Date October 1, 2009 ((New) January 1, 2010 (Renewal). | UNON-126257965 |

| <u>COMPANY</u> | <u>FILING NUMBER</u> |
|--|----------------------|
| <u>ACE PROPERTY & CASUALTY INS. CO.</u> files rates, rules and forms for its new ACE Catastrophe Liability Plus Program. (Excess Liability). Effective Date January 1, 2010. | ACEH-126266143 |

| <u>COMPANY</u> | <u>FILING NUMBER</u> |
|---|----------------------|
| <u>ALLSTATE INDEMNITY COMPANY</u> files revised rates for their Renter's program (tenant Homeowner). The overall proposed rate level change is an increase of 39.3%. Effective Date DISAPPROVED | ALSX-126209347 |

| <u>COMPANY</u> | <u>FILING NUMBER</u> |
|--|----------------------|
| <u>ALLSTATE INSURANCE COMPANY</u> files a rate and rule filing for its Commercial Property program. The company proposes to adopt MSRB's loss costs filings CF-2008-RRU07 and CF-2008-RLC07 with modification. The proposed overall rate level change is 0.0% and will be effective 2/1/2010. Effective Date February 1, 2010. | ALSX-126270044 |

| <u>COMPANY</u> | <u>FILING NUMBER</u> |
|--|----------------------|
| <u>ALLSTATE INSURANCE COMPANY</u> files changes to their Commercial Fire/Allied Lines Program. The company is withdrawing their exception to ISO's deductible factors. They are lowering their loss cost multiplier with modification to offset the premium increase due to the withdrawal of the exception. There is no overall rate change. Effective Date February 1, 2010. | ALSX-126264382 |

LEAD COMPANY

ALLSTATE INSURANCE COMPANY

Other Companies

Allstate Indemnity Company

files a rate and rule filing for their Commercial Auto Program. The Companies propose to adopt ISO's loss costs, increased limits factors, and experience & schedule rating filings with modification. There is no overall rate level change.

Effective Date December 7, 2009 for new business and January 3, 2010 for renewals.

FILING NUMBER

ALSX-126264300

LEAD COMPANY

AMERICAN ASSOCIATION OF INSURANCE SERVICES

Other Companies

AAIS-2009-21

files loss cost revisions for an Earthquake Supplement to their Homeowners program. The overall rate level change is 0.0%.

Effective Date March 1, 2010.

FILING NUMBER

AMAX-126257240

LEAD COMPANY

AMERICAN ASSOCIATION OF INSURANCE SERVICES

Other Companies

AAIS-2009-21R

files revised rules for the Earthquake Supplement to their Homeowners program. There is no rate impact associated with this filing.

Effective Date March 1, 2010.

FILING NUMBER

AMAX-126257218

LEAD COMPANY

AMERICAN ECONOMY INSURANCE COMPANY

Other Companies

American States Insurance Company

First National Insurance Company of America

General Insurance Company of America

Safeco Insurance Company of America

files a rate filing for its Commercial Property program. The company proposes revising its Loss Cost Multipliers for Tier 1 - Coastal and Tier 2 - Remainder of the state resulting in an overall rate impact of 2.4%.

Effective Date September 12, 2009.

FILING NUMBER

LBRM-126189442

COMPANY

AMERICAN RELIABLE INSURANCE COMPANY

files rate, rule and forms for its Farmers and Ranchers Program-(Multi-Peril line). The maximum rate increase to any policyholder will be 50% due to the proposed increase of the minimum premium from \$500 to \$750. The statewide average premium increase is 1.5%.

Effective Date December 1, 2009, New and Renewals.

FILING NUMBER

ASPX-126259294

COMPANY

FILING NUMBER

AMERICAN SAFETY CASUALTY INSURANCE CO.

CHIM-126261975

files rate, rule, forms for its Commercial General Liability program. The Company proposes endorsements and exceptions to the ISO Commercial Lines Manual, as well as the introduction of their own independent rates and rules for oil and gas classes not rated by ISO.

Effective Date October 1, 2009.

LEAD COMPANY

FILING NUMBER

AMERICAN ZURICH INSURANCE COMPANY

ZURC-126262769

Other Companies

American Guarantee and Liability Insurance Company

Colonial American Casualty and Surety Company

Fidelity and Deposit Company of Maryland

Zurich American Insurance Company of Illinois

Zurich American Insurance Company

Empire Fire and Marine Insurance Company

files revised loss costs for their Commercial General Liability program. There is no rate overall impact associated with this filing.

Effective Date March 1, 2010.

LEAD COMPANY

FILING NUMBER

AMERISURE MUTUAL INSURANCE COMPANY

AMRS-126214804

Other Companies

Amerisure Insurance Company

files a rate/rule filing for its Commercial Umbrella program. The company proposes difference in limits factors to provide coverage for higher limits in anticipation of writing limits on the underlying General Liability and Commercial Auto policies.

Effective Date November 1, 2009.

LEAD COMPANY

FILING NUMBER

AMERISURE MUTUAL INSURANCE COMPANY

AMRS-126263789

Other Companies

Amerisure Insurance Company

files a rate/rule filing for its Commercial Auto program proposing three new rules. Two of the new rules are optional endorsements for Broadened Towing Coverage for commercial vehicles and a Named Driver Exclusion endorsement. The third replaces ISO rule 89.B making the Non-Ownership Liability - Eligibility rate \$90 per non-owned auto. The proposed rules/rates have no impact on current policyholders.

Effective Date January 1, 2010.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

WESA-126178923

files rates, rules and forms for its new Staffing Insurance Program to their commercial multi-peril business.

Effective Date September 10, 2009.

COMPANY

ARGONAUT GREAT CENTRAL INS. CO.

FILING NUMBER

ARGN-126280071

files to introduce their Argo Select Businessowners Program. The program will be a combination of their Retail Grocers and Great Protector Select Businessowners Programs that are currently in use. These two programs will be discontinued once the current policies are renewed in the proposed Agro Select Program. The adoption of current ISO loss costs combined with changes to current LCMs will result in an overall rate increase of 16.8%.

Effective Date October 1, 2009 for new business and December 1, 2009 for renewals.

LEAD COMPANY

BITUMINOUS CASUALTY CORPORATION

FILING NUMBER

LDRX-126266810

Other Companies

Bituminous Fire and Marine Insurance Company

files revised rates for their Other Liability Program. The company is adopting ISO's loss cost filing GL-2008-BGL1. This results in an overall decrease of -4.6%.

Effective Date April 1, 2010.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

FILING NUMBER

FCCS-126271557

Other Companies

FCCI Insurance Company

files a rate, rule and form filing for their Equipment Breakdown Coverage in the Commercial Output Program. Previously all policies were referred to Hartford Steam Boiler (HSB) for pricing. HSB has updated their eligibility guidelines to allow for more policies to be rated without referral and the Company has updated their manual page to reflect that change with the addition of a .0190 rate. This will result in an overall decrease of -7.7%.

Effective Date February 1, 2010.

LEAD COMPANY

BRIERFIELD INSURANCE COMPANY

Other Companies

FCCI Insurance Company

National Trust Insurance Company

files revised rates, rules and forms for their Equipment Breakdown Coverage in the Commercial Property Program. Previously all policies were referred to Hartford Steam Boiler (HSB) for pricing. HSB has updated their eligibility guidelines to allow for more policies to be rated without referral and the Company has updated their manual page to reflect that change with the addition of a .0190 rate. The affect is an overall decrease of - 7.7%.

Effective Date February 1, 2010.

FILING NUMBER

FCCS-126269284

COMPANY

BRIERFIELD INSURANCE COMPANY

files revised rates, rules and forms for its Equipment Breakdown coverage in the Commercial Farmowners program.

Effective Date February 1, 2010.

FILING NUMBER

FCCS-126273347

COMPANY

BUILDERS MUTUAL INSURANCE COMPANY

files a new Commercial General Liability Program using ISO forms, rules and loss costs. Effective Date January 1, 2010.

FILING NUMBER

BDMT-126262495

COMPANY

CAPITOL INDEMNITY CORPORATION

files rates, rules and forms to adopt ISO's Businessowners Program.

Effective Date October 1, 2009 for new business and December 1, 2009 for renewals.

FILING NUMBER

CAPC-126206588

COMPANY

CAPITOL INDEMNITY CORPORATION

files initial rates for Gambling Operations in their General Liability Program.

Effective Date October 1, 2009.

FILING NUMBER

CAPC-126101178

COMPANY

CATLIN INSURANCE COMPANY

files initial rates, rules, and forms for its Accountants Professional Liability program.

Effective Date September 10, 2009.

FILING NUMBER

CATL-126197443

COMPANY

CONTINENTAL CASUALTY COMPANY

files initial rates and rules for their new Employment Practices Liability Solutions program.

Effective Date September 15, 2009.

FILING NUMBER

CNAC-126265947

COMPANY
CONTINENTAL CASUALTY COMPANY

FILING NUMBER
CNAC-126245245

files forms, rule and rate for its Dental Professional Liability program. The proposed overall rate impact is -6.5%. The Company is implementing several optional coverages, as well as a 10% decrease to base rates.
Effective Date September 15, 2009.

COMPANY
DELOS INSURANCE COMPANY (FKA SIRIUS AMERICA INSURANCE COMPANY)

FILING NUMBER
DLSN-126217475

files a rate filing for its Workers Comp program. The company proposes revising its Loss Cost Multiplier from 1.25 to 1.45, resulting in an overall 16% rate increase. This is the first rate change since program inception. The company is proposing a loss cost multiplier without a modifier.
Effective Date November 1, 2009.

COMPANY
DIRECT GENERAL INSURANCE COMPANY

FILING NUMBER
DRCT-126189355

files revised rates and rules for their Personal Auto program. The overall rate level change is 0.0%.
Effective Date October 6, 2009 for new business and November 20, 2009 for renewals.

COMPANY
FLORISTS' MUTUAL INSURANCE COMPANY

FILING NUMBER
FLWR-126271352

files to adopt ISO reference filing GL-2009-BGL1 with a revised LCM for their Commercial Multi-Peril program. The overall rate level change is an increase of 2.9%.
Effective Date December 1, 2009.

COMPANY
GRANITE RE, INC.

FILING NUMBER
GRRE-126276136

files rates, rules, and forms for its Surety Bond program. The Company will use these forms and rates to write court, contract, and permit bonds.
Effective Date September 18, 2009.

LEAD COMPANY

HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER

HART-126224925

Other Companies

Hartford Insurance Company of the Midwest
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 to introduce its new Septic System Design, Installation and Inspection E&O Coverage program.

Effective Date October 1, 2009.

LEAD COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

13315

Other Companies

OP-2009-RLC09 (13315)
OP-2009-OFR09 (13320)
OP-2009-RRU09 (13316)

files to renumber sections and tables in the loss cost manual pages resulting from the renumbering in the manual rules. They also file to introduce new and revised Capital Assets Program (Output Policy) and Agricultural Capital Assets (Output Policy) manual rules to correspond with their multistate and state specific forms and endorsements.

Effective Date October 1, 2010.

COMPANY

INSURANCE SERVICES OFFICE, INC.

FILING NUMBER

13330 and 13329

files six new optional endorsements (BM-2009-OEBFO) and corresponding rules (BM-2009-OEBRU) to be used with the Equipment Breakdown Protection Coverage Form.

Effective Date September 1, 2010 New and Renewals.

LEAD COMPANY

LIBERTY MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

LBPM-126150688

Other Companies

The First Liberty Insurance Corporation

files a rate revision for its Homeowners program resulting in an overall statewide rate increase of 5%. The increase varies by coverage form and by territory. The HO3, Homeowners form has a 6.5% increase near the coast to a 2.5% increase in the outer Jackson area.

Effective Date September 23, 2009, New Business and October 28, 2009, Renewals.

COMPANY **FILING NUMBER**
MERASTAR INSURANCE COMPANY MERA-126203939

files revised rates and rules for their Homeowners program. The overall rate level change is an increase of 14.8%.
Effective Date November 1, 2009.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. GMAX-126287879

files revised rates and rules for their Repair Advantage Coverage form as a part of their Contractual Liability program. The overall rate level change is a decrease of 3.3%.
Effective Date December 1, 2009.

LEAD COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU 13283

Other Companies

BP-2009-RLC09-Mississippi, Loss Cost Revision

BP-2009-RRU09-Mississippi, Rules (13282)

BP-2009-OFR09-Mississippi, Forms (13281)

files forms, rules and revised rating factors and loss cost for the Businessowners Program resulting in an overall -1.4% rate level effect. The changes include expanded eligibility for various classes, changes to limits, optional coverages and endorsements, new BI/EE options, deductible changes and other miscellaneous changes. Only the deductible change has a loss cost effect, -1.8% on property only.

Effective Date April 1, 2010.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY SCTT-126162069

files rates, rules and forms to add a new Motorcycle Dealerships class of business to their current Sports & Leisure Commercial Multi-Peril program. The coverage is added to allow a rollover of business from another carrier.

Effective Date September 10, 2009.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NTWP-126260145

files revised rates for their Non-Standard Personal Auto Insurance program. The overall rate level change is an increase of 2.8%.

Effective Date November 30, 2009.

COMPANY **FILING NUMBER**
NAVIGATORS INSURANCE COMPANY NAVG-126239368

files to introduce a new program for Lawyer's Professional Liability. This program will be almost identical to the already approved Greenwich Insurance Company product and policyholders will be transferred from Greenwich to Navigators.

Effective Date November 1, 2009.

COMPANY

NAVIGATORS INSURANCE COMPANY

FILING NUMBER

NAVG-126220333

files initial rates/rules/forms for their Insurance Agents and Brokers Professional Liability program.

Effective Date October 2, 2009.

LEAD COMPANY

NIPPONKOA INSURANCE COMPANY

FILING NUMBER

TRVD-126374756

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 Company of America

files revised rates and rules for Their Commercial Auto program. The overall rate level change is 0.0%.

Effective Date April 1, 2010.

COMPANY

SAFETY NATIONAL CASUALTY CORPORATION

FILING NUMBER

SFCC-126277382

files for their new General Liability program. The company is adopting ISO loss costs and calculating their LCM.

Effective Date November 01, 2009 for new and November 09, 2009 for renewals.

COMPANY

SAGAMORE INSURANCE COMPANY

FILING NUMBER

BALG-126150995

files revised rates and rules for their Personal Auto program. The overall rate level change is a decrease of 0.04%.

Effective Date September 10, 2009.

COMPANY

TRAVELERS CASUALTY AND SURETY CO. OF AMERICA

FILING NUMBER

TRVE-126188701

files rate and rules for its Private Company Directors & Officers Liability program. The company proposes modifications to the program necessary to transfer product currently written by St. Paul Fire and Marine Insurance Company to Travelers. These changes include base rate modifications and several rating factor changes. The changes result in an overall +2.4% rate effect.

Effective Date September 18, 2009.

LEAD COMPANY
TWIN CITY FIRE INSURANCE COMPANY

FILING NUMBER
HART-126251680

Other Companies

Hartford Fire Insurance Company

files forms, rate, and rules for its Professional Errors and Omissions Liability program. The Company proposes a new program for Home Inspector Professional Liability coverage.

Effective Date September 18, 2009.

LEAD COMPANY
UNITED FIRE AND CASUALTY COMPANY

FILING NUMBER
UNFG-126257173

Other Companies

Lafayette Insurance Company 2.9%

files revised loss costs to its Commercial Auto Insurance Program. The overall rate impact for United Fire and Casualty will be 3.6% and Lafayette Insurance 2.9%.

Effective Date November 1, 2009 for new and renewals.

COMPANY
UNIVERSAL SURETY OF AMERICA

FILING NUMBER
WESC-126273294

files a rate/rule filing for their Notary Errors & Omissions program (Professional Errors and Omissions Liability). The company proposes adding \$50 and \$100 thousand coverage limits to their previously approved program that includes coverage limits ranging from \$10 to \$25 thousand. The rates are based on those of their affiliate, Western Surety Company, which were approved in 2004. There are no current policyholders at these new limits, therefore, there is no premium impact.

Effective Date September 15, 2009.

COMPANY
VIRGINIA SURETY COMPANY

FILING NUMBER
ICCI-126104367

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

Effective Date September 10, 2009.

COMPANY
VIRGINIA SURETY INSURANCE COMPANY

FILING NUMBER
VRGS-126240346

files rates for the Guaranteed Asset Protection Contractual Liability Insurance program. The program provides for gap waiver contractual liabilities.

Effective Date September 10, 2009.

COMPANY

FILING NUMBER

ZURICH AMERICAN INSURANCE COMPANY

ZURC-126189064

files rate, rule and forms for their Architects and Engineers Professional Liability Program. The filing includes new and revised policy forms and endorsements as well as rate revisions. The changes result in an overall rate increase of 15.1% Effective Date September 15, 2009 New and October 15, 2009 Renewals.

NEW COMPANIES

Fidelity National Indemnity Insurance Company received their Mississippi License effective September 1, 2009.

LUBA Casualty Insurance Company received their Mississippi License effective September 1, 2009.