

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

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>ALLSTATE INDEMNITY COMPANY</u>	<u>ALSX-126300549</u>

files proposing new symbol factors for their private passenger auto filing. The filing presents symbol factors for the new model year 2010 vehicles as well as updates to the symbol factor pages for policy years 2007-2009. Because this filing is the proposal of new symbol factors, there is no rate level impact.

Effective Date October 21, 2009 NB, November 21, 2009 Renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN ASSOCIATION OF INSURANCE SERVICES</u>	<u>AMAX-126309934</u>

files revised rates and rules for their Commercial Liability program. The overall rate level change is a decrease of 46.3%.

Effective Date June 1, 2010.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MERCURY INSURANCE COMPANY</u>	<u>PERR-126297285</u>

files to revise contractual liability rates in its Major Value Precious Metals program (Contractual Liability-Vehicle Service Contracts) resulting in an overall rate level change of +23.4%. This rate level change will not have an effect on any current policyholders since vehicle warranty contracts are non-renewable.

Effective Date November 15, 2009.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MERCURY INSURANCE COMPANY</u>	<u>PERR-126302181</u>

files to revise contractual liability rates in its Premium Value Precious Metals program (Contractual Liability- Vehicle Service Contracts), resulting in an overall rate level change of 6.0%.

Effective Date November 15, 2009 new and Renewal.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN MODERN HOME INSURANCE COMPANY</u>	<u>AMMH-126303999</u>

files revisions to its Mobile Home and Recreational Vehicle Commercial Physical Damage program, with no rate-level impact. The changes from the current program involve adding new optional coverages and new discounts.

Effective Date January 1, 2010 New and Renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN SAFETY CASUALTY INSURANCE COMPANY</u>	<u>CHIM-126291905</u>

files a filing for their Commercial Auto program to propose new endorsements and exceptions to ISO rules as well as revise their loss cost multipliers. The resulting overall rate level impact is +13.5%, although the filing indicates that the company does not have any policyholders that will be affected by the change.

Effective Date October 8, 2009.

COMPANY

AMERICAN STATES INSURANCE COMPANY

FILING NUMBER

LBRM-126222452

files "a" rate plan for their Commercial Umbrella Excess Casualty program. There is no rate impact associated with this filing.

Effective Date November 2, 2009.

LEAD COMPANY

AMERICAN ZURICH INSURANCE COMPANY

FILING NUMBER

ZURC-126307926

Other Companies

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

files an initial filing for a Businessowners program.

Effective Date November 01, 2009.

COMPANY

ARCH INSURANCE COMPANY

FILING NUMBER

WESA-126319162

files a rate and rule filing for its Collateral Protection Insurance program. The company proposes a new endorsement offering Conversion and Confiscation coverage for its creditor-placed auto policy. The proposed rate is &0.50 per \$1000 of outstanding loan balances.

Effective Date October 26, 2009.

COMPANY

AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE

FILING NUMBER

AAAM-126213403

files additional forms and several revisions to their private passenger auto rates, with a -1.9% overall proposed rate level impact. The filing is a complete restructuring of the current manual except for the symbol factors. The individual changes include revisions to the tier structure, revisions to discounts and surcharges, introduction of a new \$750 deductible, and revisions to the territory structure.

Effective Date December 1, 2009 New and Renewals.

COMPANY

BCS INSURANCE COMPANY

FILING NUMBER

BCSF-126199738

files an initial filing for a new Insurance Agent's Error & Omissions program.

Effective Date October 26, 2009.

COMPANY

BENCHMARK INSURANCE COMPANY

FILING NUMBER

PERR-126306917

files to revise the LCM for their Workers Compensation program. The overall rate level change is a decrease of 8.4%.

Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-126306264**
files to introduce a new "Ministry Essentials SM" program, offering combined property and liability coverage to small church and church-related Ministry exposures. No rates are included in the filing. Rather, the filing allows combined property and liability coverages to be written under one policy.
Effective Date June 1, 2010.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-126306507**
files to introduce a new "Ministry Essentials SM" program, which will provide property coverage to small church and church-related Ministry exposures. Rates and rating factors are documented and appear reasonable, although no support is given. All counties are in "Special Risks Territory" A. Expense and profit provisions are documented, supported and appear reasonable.
Effective Date June 1, 2010.

COMPANY **FILING NUMBER**
BROTHERHOOD MUTUAL INSURANCE COMPANY **BRTH-126306602**
files to introduce a new "Ministry Essentials SM" program, offering liability coverage to small church and church-related Ministry exposures. Rates and rating factors are documented and appear reasonable, although no support is given. Expense and profit provisions are documented, supported and appear reasonable.
Effective Date June 1, 2010.

COMPANY **FILING NUMBER**
BUILDERS MUTUAL INSURANCE COMPANY **BDMT-126303232**
files its initial filing for Commercial Crime & Fidelity program. The company intends to use ISO forms, rules, and loss costs, with several rating exceptions.
Effective Date January 1, 2010.

COMPANY **FILING NUMBER**
BUILDERS MUTUAL INSURANCE COMPANY **BDMT-126272162**
files initial rates, rules, and forms for a Commercial Umbrella program.
Effective Date January 1, 2010.

COMPANY **FILING NUMBER**
BUILDERS MUTUAL INSURANCE COMPANY **BDMT-126291833**
files rates, rules and forms for their new Commercial Property Program.
Effective Date January 1, 2010 for new and renewals.

COMPANY **FILING NUMBER**
BUILDERS MUTUAL INSURANCE COMPANY **BDMT-126275974**
files rates, rules and forms for their Trade Contractors General Liability Program.
Effective Date January 1, 2010.

COMPANY

FILING NUMBER

CANAL INSURANCE COMPANY

CNLC-126294554

files revised rates and rules for their Commercial Auto Truckers. The overall rate level change is a decrease of 8.5%.

Effective Date November 5, 2009 (New) January 5, 2009 (Renewal).

COMPANY

FILING NUMBER

CINCINNATI INSURANCE COMPANY

CNNA-126309940

files changes to their manual pages for the company's Professional Liability program. The company proposes several rule changes, including the addition of a minimum premium rule.

Effective Date December 1, 2009.

COMPANY

FILING NUMBER

COMPANION PROPERTY & CASUALTY INSURANCE CO.

CMPX-126303136

files new independent forms, rates, and rules for its Employment Practices Liability program. The company had used ISO forms and rates.

Effective Date December 1, 2009.

LEAD COMPANY

FILING NUMBER

CRUM & FORSTER INDEMNITY COMPANY

CRUM-126303404

Other Companies

The North River Insurance Company

United States Fire Insurance Company

files a new form and corresponding rule under their Commercial Property Program to provide for Equipment Breakdown coverage.

Effective Date November 1, 2009.

COMPANY

FILING NUMBER

DISCOVER PROPERTY & CASUALTY INS. CO.

REGU-126329169

files to adopt new ISO forms, rules and loss costs and to implement a new loss cost multiplier for their Commercial Crime & Fidelity Program. This will result in an overall decrease of 13.8%.

Effective Date January 1, 2010 for new and renewals.

COMPANY

FILING NUMBER

EVEREST NATIONAL INSURANCE COMPANY

EVST-126260698

files a filing for a new internet banking liability insurance program. The company will be assuming all of the business from an American Banking Association program. The company states that the rate and rule manual and forms were set up so as to cause a minimum amount of market disruption.

Effective Date November 1, 2009.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-126279382

files an initial filing for a Trust Liability program. According to the company, they will be acquiring a block of business from Progressive Insurance Company, with no change in forms, rates or rules.

Effective Date October 26, 2009.

COMPANY

EVEREST NATIONAL INSURANCE COMPANY

FILING NUMBER

EVST-126268340

files rates, rules, and forms for a new Fidelity coverage. The Company is the new carrier for the American Bankers Association (ABA) program. The filed rates and rules match the current program.

Effective Date November 1, 2009.

LEAD COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-126250653

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files several new endorsements to its Customarq liability program. The new endorsements pertain to aircraft exclusions and a personal injury exclusion.

Effective Date February 1, 2010 New and Renewals.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-126317035

Other Companies

Federated Service Insurance Company

files a filing for their new Large Deductible Workers Compensation program. The program provides workers compensation premium credits in exchange for higher deductibles. Rates (premium credits) are based on the state Workers Compensation Algorithm of the Workers Compensation Basic Manual. There is no rate effect being this is a new program.

Effective Date January 1, 2010.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

FILING NUMBER

FEMC-126300191

Other Companies

Federated Service Insurance Company

files a rate/rule filing for their Burglary & Theft Coverage. The overall impact is estimated at +1.8%.

Effective Date January 1, 2010.

LEAD COMPANY

FEDERATED MUTUAL INSURANCE COMPANY

Other Companies

Federated Service Insurance Company

files rates, rules & forms filing for their Commercial Property program. The company proposes revised built-in limits, and changes to their Type of Business Factors to reflect those changes, for their Auto Dealers Property Coverage Extension and their Property Amendatory Endorsement forms. The overall effect will be an increase of 0.4%.

Effective Date January 1, 2010.

FILING NUMBER

FEMC-126328324

COMPANY

FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

files a rate and rule filing for its Workers Compensation program. The company proposes a loss cost multiplier adjustment from 1.24 to 1.31. This results in an indicated rate change of 6.0%. The overall statewide impact for all companies combined is a 6.0% increase.

Effective Date November 1, 2009.

FILING NUMBER

FDRE-126286862

COMPANY

FIRST GUARD INSURANCE COMPANY

files rates, rules and forms to introduce its Truckers Insurance Policy for lease operators (TIPFLO) program. The program will offer both physical damage and non-trucking liability coverage. It will not replace any existing programs.

Effective Date October 12, 2009.

FILING NUMBER

FGIC-126293133

LEAD COMPANY

GEORGIA CASUALTY & SURETY COMPANY

Other Companies

Association Casualty Insurance Company

files rates, rules and forms to introduce coverage for Contractor's Errors and Omissions to be included under its General Liability Policy Program.

Effective Date January 1, 2010.

FILING NUMBER

CLBA-126272328

LEAD COMPANY

GUIDEONE AMERICA INSURANCE COMPANY

Other Companies

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

GuideOne Elite Insurance Company

files revised rates and rules for their Commercial Package program. The overall rate level change is an increase of 3.6%.

Effective Date February 1, 2010 (New) April 1, 2010 (Renewal).

FILING NUMBER

GDEA-126238844

COMPANY

FILING NUMBER

GUIDEONE AMERICA INSURANCE COMPANY

GDEA-126238790

files revised rates for its Commercial Property portion of their Commercial Multi Peril Program resulting in an overall increase of 2.50%.

Effective Date February 1, 2010 for new business and April 1, 2010 for renewals.

LEAD COMPANY

FILING NUMBER

GUIDEONE AMERICA INSURANCE COMPANY

GDEA-126217539

Other Companies

GuideOne Elite Insurance Company

GuideOne Mutual Insurance Company

GuideOne Specialty Mutual Insurance Company

files rates, rule and form revision to their Commercial General Liability program. Since this program is offered as part of a commercial package program the impact will result in an overall increase of 3.6%. The company is also adopting several ISO rules.

Effective Date February 2, 2010 for new and April 1, 2010 for renewal.

COMPANY

FILING NUMBER

GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY

ARAG-126286105

files two new endorsements and rates for their UltimateAdvisor group legal expense insurance product. The endorsements relate to Caregiving Services - Advise and Annual Check-up.

Effective Date October 8, 2009.

LEAD COMPANY

FILING NUMBER

HANOVER AMERICAN INSURANCE COMPANY

HNVR-126310631

Other Companies

Massachusetts Bay Insurance Company

The Hanover Insurance Company

files an initial filing to introduce a new Independent Equipment Breakdown endorsement to its Commercial Property program.

Effective Date December 01, 2009.

COMPANY

FILING NUMBER

IDS PROPERTY CASUALTY INSURANCE COMPANY

PRCA-126141434

files a rate revision for their Mississippi Personal Homeowners program that results in an overall -0.1% change. The Company only has around \$150,000 in premium volume. The Company is proposing to adopt State Farm's current approved territory, protection /construction, and ex-wind factors due to the Company's low volume and credibility.

Effective Date October 23, 2009, New and Renewal Business.

COMPANY **FILING NUMBER**
INDIANA LUMBERMENS MUTUAL INSURANCE CO. **ILMG-126332496**

files a filing for its Commercial General Liability program that focuses on entities involved in the lumber products or building material business. They propose adopting recently approved loss costs and are amending their LCM.
Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. **PERR-126280092**

files rates, rules and forms for their new Accountants Professional Liability Program. The program will provide claims-made professional liability coverage to Certified Public Accounting Firms.
Effective Date October 5, 2009.

COMPANY **FILING NUMBER**
LUMBERMEN'S UNDERWRITING ALLIANCE **LMBR-126293919**

files rates and rules for a new Commercial Property rating program replacing the program the Company currently has in place. Several changes are proposed between the current program and the proposed program, and a full comparison between the two manuals is provided. These changes result in an overall premium decrease of -3.9%.
Effective Date January 1, 2010 New and Renewals.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY **PRTB-126308849**

files revised rates and rules for their RV Vehicle Service Contract Reimbursement program. The overall proposed rate level change is an increase of 6.0%.
Effective Date October 16, 2009.

LEAD COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY **MRKB-126327624**

Other Companies
Markel Insurance Company
files revisions for their Commercial General Liability Program covering Educator's Legal Liability on a claims-made basis.
Effective Date December 1, 2009 for new and renewals.

COMPANY **FILING NUMBER**
METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY **METX-126300119**

files revised rates and rules for their Personal Auto program. The overall rate level change is neutral with a range of -3.4% to +3.4%.
Effective Date November 30, 2009 (New) January 4, 2010 (Renewal).

COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. **META-126297815**

files a rate/rule/form filing for its Group Legal Services Policy program. New services being added to the existing program are Personal Property Protection, Elder Law Matters, Purchase of a second home, Sale of a second home, Refinance/Home Equity Loan of a second home, and Contested Guardianship and Conservatorship. Definitions of existing services have been clarified.

Effective Date October 12, 2009.

LEAD COMPANY **FILING NUMBER**
METROPOLITAN PROPERTY AND CASUALTY INS. CO. **METX-126299172**

Other Companies

Metropolitan Casualty Insurance Company

files a rate and rule file for its Personal Auto program, proposing changes to base rates, discounts, increased limit factors, model year factors, new business tiering and class factors. The overall impact of the changes is -3.4% for physical damage and +9.7% for liability, compared to indicated changes of -3.7% and +17.3%. According to the company, class factor changes are to correct rounding errors in the currently approved rates.

Effective Date November 30, 2009 NB, January 4, 2010 Renewals.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-126285748**

files a form, rate and rule filing for their Sports & Leisure Program. The company wishes to introduce a Leisure and Camps program class as well as include additional limits for Equipment Breakdown and revise their Large Property Risk Plan minimum total insured value and premium rules. The new business class is brought to the company as rollover business from Great American Assurance Company. The filed rates and rules are developed from the approved program for Great American with a few selected rate and rule revisions. Notable revisions include a 25% rate reduction to non-owned and hired auto liability and general liability rates, which is consistent with the indications and the historical data provided in the filing.

Effective Date October 15, 2009.

COMPANY **FILING NUMBER**
NATIONAL INTERSTATE INSURANCE COMPANY **13322**

files to adopt updated ISO loss costs for its Commercial Auto program. According to the company, no change to the approved loss cost multiplier is proposed.

Effective Date November 1, 2009.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM-126306275**

files its initial forms, rates, and rules for a Commercial Auto program.

Effective Date April 1, 2010.

LEAD COMPANY

NATIONWIDE MUTUAL FIRE INSURANCE CO.

FILING NUMBER

NWCM-126314187

Other Companies

Nationwide Mutual Fire Insurance Company 5.7%

Nationwide Mutual Insurance Company 6.0%

Nationwide Property & Casualty Insurance Company 0.2%

files revised rates for their Commercial Auto Program resulting in an overall increase of 3.25%.

Effective Date April 1, 2010 for new business and June 1, 2010 for renewals.

LEAD COMPANY

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

NWCM-126310587

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files rates, rules and forms for their Premier Businessowners Commercial Multi-Peril program. It will replace the current Businessowners and Business Provider products. The overall rate impact for the transition of policies from current programs to the new program is estimated at +3.5%. The Companies will mitigate rate effect on any individual policyholder using a transition rule capping any increase at 15% for the first two years.

Effective Date April 1, 2010, New and June 1, 2010, Renewal.

LEAD COMPANY

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

NWCM-126311657

Other Companies

Nationwide Mutual Fire Insurance Company

Nationwide Mutual Insurance Company

Nationwide Property & Casualty Insurance Company

files to revise rates, rules and forms for its Workers Compensation program. The company will be adopting NCCI rules and loss costs. The overall rate impact of these changes is -23.7%.

Effective Date April 1, 2010.

COMPANY

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

FILING NUMBER

NWCM-126311505

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

Effective Date April 1, 2010 New and June 1, 2010 Renewal.

COMPANY

NATIONWIDE MUTUAL INSURANCE COMPANY

FILING NUMBER

NWCM-126315314

files rates, rules and forms for their Commercial Auto Garage Dealers Program.

Effective Date April 1, 2010.

LEAD COMPANY
NIPPONKOA INSURANCE COMPANY, LTD.

FILING NUMBER
TRVD-126048533

Other Companies

Charter Oak Fire Insurance
Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Property Casualty Co. of America

files to adopt the most recent ISO loss costs and increased limit factors for Commercial General Liability. This will result in an overall decrease of -9.7%.

Effective Date December 1, 2009 for new and renewals.

COMPANY
PHARMACISTS MUTUAL INSURANCE COMPANY

FILING NUMBER
PHAR-126324740

files revisions for its Personal Auto program, adopting recent ISO loss costs and reducing their Loss Cost Multiplier. The overall rate level effect is an estimated overall decrease of -10%.

Effective Date January 1, 2010 New and Renewal.

COMPANY
PLATTE RIVER INSURANCE COMPANY

FILING NUMBER
CAPC-126292081

files rates and rules to initiate a new Account Rated Bond Program. This program covers larger corporations exposures for Surety bonds using flat rates and applied to all business written for the account.

Effective Date October 26, 2009.

COMPANY
PLAZA INSURANCE COMPANY

FILING NUMBER
REGU-126319973

files their initial General Liability filing. The company is adopting the current ISO General Liability rules, rating, plans, forms, and endorsements.

Effective Date October 28, 2009.

COMPANY
PRIDE NATIONAL INSURANCE COMPANY

FILING NUMBER
FMIC-126259157

files initial rates and rules for their private passenger automobile program. The structure of this program represents the Company's practice in several other states. Rates and rating variables are based on a competitive analysis of several companies writing in MS.

Effective Date October 8, 2009.

COMPANY
RADIAN GUARANTY, INC.

FILING NUMBER
13311

files to revise mortgage guaranty rates for Credit Unions.

Effective Date October 26, 2009.

COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-126286853**

files a form, rate and rule filing for its Workers Comp program. The company files to make changes to its loss cost multiplier and expense constant, as well as revise and add several rules. The proposed LCM of 1.450 is based on reasonable provisions for expense and profit. The company proposes to revise their expense constant from \$150 to \$220 based on competitor filings.

Effective Date November 1, 2009.

LEAD COMPANY **FILING NUMBER**
REPUBLIC UNDERWRITERS INSURANCE COMPANY **TRGR-126293013**

Other Companies

Southern Insurance Company

Republic Fire and Casualty Insurance Company

files a filing for its General Liability program, proposing adoption of new ISO loss costs. The company is also revising its LCM's so that the net effect of the changes is a 0.1% decrease.

Effective Date February 1, 2010.

COMPANY **FILING NUMBER**
RLI INDEMNITY COMPANY **RLSC-126316427**

files initial rates for their Surety Bond program. The company is filing a rate that will be used for permit bonds for Motor Vehicle Dealers.

Effective Date October 24, 2009.

COMPANY **FILING NUMBER**
SAGAMORE INSURANCE COMPANY **BALG-126287780**

files revised rates and rules for their Commercial Auto Small Fleet program. The overall rate level change is a decrease of 6.2%.

Effective Date October 5, 2009.

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY LIMITED **HART-126294886**

files rates, rules and forms for their new Commercial Multiperil Businessowners (Spectrum) policy.

Effective Date January 23, 2010.

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY LIMITED **HART-126295110**

files the initial filing for Sentinel Insurance Company Limited's Umbrella Program. Spectrum policy for new business instead of other current writing companies in the Hartford group. The other writing companies within the group will continue to renew all of their in-force umbrella policies.

Effective Date January 23, 2010.

COMPANY **FILING NUMBER**
SENTRY INSURANCE A MUTUAL COMPANY **SEPX-126292529**
files revised rates and rules for their Commercial Auto program. The overall rate level change is an increase of 1.8%.
Effective Date November 1, 2009.

COMPANY **FILING NUMBER**
SPARTA INSURANCE COMPANY **REGU-126313608**
files forms, rates and rules filing for its Workers Compensation program. There is no rate impact as as result of this filing. The company is filing an optional endorsement that will provide coverage to U. S. employees that are injured while traveling abroad on business.
Effective Date October 26, 2009.

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **PERR-126268185**
files an initial filing for its Finsecure Package Policy program. The program is intended to provide Property, Inland Marine and General Liability coverages to financial institutions. The program combines ISO forms, rules and rates with base rates and other rating variables from the approved Fidelity and Deposit Company of Maryland's Financial Institution Advantage and Financial Services Advantage Programs.
Effective Date October 26, 2009.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-126302269**
Other Companies
State Automobile Mutual Insurance Company
files a rate/rule filing for its General Liability program. The changes will result in no overall rate level impact.
Effective Date January 1, 2010.

COMPANY **FILING NUMBER**
STATE FARM MUTUAL AUTOMOBILE INS. CO. **SFMA-126262509**
files revised rates, rules and forms for their Private Passenger Auto Program resulting in an overall increase of 1.0%.
Effective Date November 16, 2009 for new and renewals.

COMPANY

STATE NATIONAL INSURANCE COMPANY, INC.

FILING NUMBER

STNA-126287980

files rates for Workers Compensation endorsement WC 00 03 13. This endorsement waives the right of subrogation. The proposed additional premium for specific waiver coverage for this endorsement shall be 5% of the Mississippi Workers Compensation manual premium developed in conjunction with the work for which the waiver is provided and that the additional premium for the blanket waiver coverage for this endorsement shall be 2% of the Mississippi Workers Compensation manual premium. Both coverages are subject to \$250 minimal annual charge per affected policy. Effective Date October 8, 2009.

LEAD COMPANY

TOKIO MARINE & NICHIDO FIRE INS. CO., LTD.

FILING NUMBER

WESA-126277434

Other Companies

Trans Pacific Insurance company

TNUS Insurance Company

files revisions to their Highly Protected Risk Program within their Commercial Property book of business, with no rate level impact.

Effective Date January 1, 2010 for new and renewals.

COMPANY

TOWER INSURANCE COMPANY OF NEW YORK

FILING NUMBER

TWRG-126290562

files a rule/form filing for its Commercial Auto program. The company proposes a new endorsement, Commercial Auto Waiver of Transfer of Rights of Recovery Against Others endorsement and a rule related to it. This endorsement is similar to ISO's endorsements CG24 04 05 09, CG29 88 10 93 and CU24 03 09 00 entitled "Waiver of Transfer of Rights of Recovery Against Others to Us".

Effective Date October 12, 2009.

COMPANY

TOWER INSURANCE COMPANY OF NEW YORK

FILING NUMBER

TWRG-126303454

files a filing stating that the company is changing its company exception page. There is no change to Loss Cost Multiplier being proposed. The company is filing its manual page.

Effective Date October 26, 2009.

LEAD COMPANY

TRANS PACIFIC INSURANCE COMPANY

FILING NUMBER

WESA-126292508

Other Companies

TNUS Insurance Company

files the initial filing for multi-tiering their rate structure to establish a separate tier for Trans Pacific Insurance Company and TNUS Insurance Company in order to increase their market share. The companies hope to attract high quality accounts and reward their better than average loss experience with a reflective rate reduction.

Effective Date January 1, 2010.

COMPANY **FILING NUMBER**
TRAVELERS CASUALTY AND SURETY CO. OF AMERICA **TRVE-126199601**

files revisions to the core product Wrap+ forms, rules, and rate plans of St. Paul Fire and Marine Ins. Co. to transfer the program to the Travelers Casualty and Surety Company of America. The changes will make them applicable to a larger segment of business to include private/non-profit, non-practice specific financial institutions, and public companies.

Effective Date October 5, 2009.

COMPANY **FILING NUMBER**
TRAVELERS HOME AND MARINE INS. COMPANY **TRVA-126274924**

files revised rates and rules for its Quantum Personal Automobile product. The proposed overall rate level change is a decrease of 0.19%.

Effective Date October 12, 2009.

LEAD COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY **HART-126270442**

Other Companies

Hartford Fire Insurance Company

files a rate/rule/form filing for their new Directors and Officers Liability program, "The Hartford Private Equity Choice Program". Rates for the Private Equity Fund Management and Professional Liability Coverage are based on underwriting, claims and actuarial judgment. The rates for the Employment Practices Liability and Fiduciary Liability Coverage are based on the Company's Private Choice Encore product. The company calculates a permissible loss ratio based on reasonable expense and profit and contingences provisions, with support provided. The proposed rating program contains rates or rating factors that are stated in terms of ranges and not unique rates or factors. Due to further review and additional information received from the company, the use of Rate or Rating Factor ranges have been removed. The proposed manual provides enough detail for the Department to recreate the rate for an individual risk.

Effective Date October 12, 2009.

COMPANY **FILING NUMBER**
U.S. SPECIALTY INSURANCE COMPANY **FRCS-126058076**

files rates and rules for their initial Surety Bond Program.

Effective Date April 5, 2010.

LEAD COMPANY

UNITED SERVICES AUTOMOBILE ASSOCIATION

FILING NUMBER

USAA-126022045

Other Companies

Garrison Property and Casualty Insurance Company

USAA Casualty Insurance Company

USAA General Indemnity Company

files revised rates, rules, and forms for its Homeowners program. The Company is replacing their current HO-93 Homeowners Program with the proposed HO-2008 Homeowners program. The proposed program will utilize three forms: HO-3R Special Form, HO-6R Unit-Owners Form, HO-9R Preferred Protection Plan. Changes to the rating structure include moving to a multiplicative structure, adding claims free discounts, adding auto/home discounts, adding square footage ratings, and modifying many current rating variables. The Company plans to cap the increases of renewal premiums at +20% in order to mitigate the impact of the rating changes. The overall proposed statewide change is 9.7% with uncapped owners changes. The overall premium level effect with capping is an increase of 6.0%.

Effective Date November 30, 2009, New Business and January 30, 2010, Renewals.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-126135959

files a form, rate and rule filing for its MicroTek Package Product in its Businessowners Program. Based on underwriting and marketing inputs some charges and limits were introduced and changed. The company is also introducing several new endorsements, including optional equipment breakdown coverage.

Effective Date October 28, 2009.

COMPANY

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

ZURC-126297213

files to revise rates and rules for its commercial property program. This program is bundled with other coverages as part of the Unicover policy and is designed to provide coverage to automobile dealerships. This filing proposes to adopt ISO loss costs and revise loss cost multipliers. The proposed changes will result in a rate level change of -25.7%. These changes are being made in correspondence with a filing to introduce an experience-rating plan that the company expects to offset these manual premium revisions.

Effective Date March 2, 2010 NB, April 1, 2010 Renewals.

COMPANY

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

FILING NUMBER

ZURC-126311712

files revised rate under its Unicover program. The company proposes to decrease the Equipment Breakdown and Extended Theft rates by -76.6% and -46.4%, respectively. Rates for other coverages and classes are not being revised. All changes will result in a program-wide rate level effect of -3.6%.

Effective Date March 2, 2010, New and April 1, 2010, Renewals.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-126297056

files rates for their new Guaranteed Auto Protection (GAP) program. The program provides lender coverage for the difference between the outstanding loan amount and the insurance recovery in the event of a total collision or theft loss. The rates for this new program, tailored to suit Mercedes Benz dealers, are based on the Company's current GAP program. While the current program rates are based on loan term and interest rate, the new program rates are based on only the loan term (with modification for six different risk characteristics). There is no rate effect as this is a new program.

Effective Date October 28, 2009.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-126287901

files to revise rates for tire and wheel coverage in its Vehicle Service Contract Reimbursement program. The Company is breaking their current three-class system into a five-class system and revising the rates for each class. Rates are filed on a Countrywide basis.

Effective Date November 1, 2009.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-126297175

files to revise its Experience Rating Plan (ERP) for its commercial package program. The Company is a specialty insurer writing franchised auto, truck, motorcycle, other similar dealerships, auto repair and auto parts stores. All changes are expected to create a neutral rate level effect.

Effective Date March 2, 2010, New Business and April 1, 2010, Renewals.

COMPANY

FILING NUMBER

VIKING INSURANCE COMPANY OF WI

VKNG-126212000

files revised rates, rules and forms for their Private Passenger Auto Program resulting in an overall increase of 3.0%.

Effective Date October 19, 2009 for new business and November 2, 2009 for renewals.

NEW COMPANY

Essent Guaranty, Inc. received their license to do business in Mississippi effective September 1, 2009.