

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

LEAD COMPANY

ACE AMERICAN INSURANCE COMPANY

Other Companies

Indemnity Insurance Company of North America

Pacific Employers Insurance Company

files revisions to the Special Extentions of Property Coverage Endorsement and a new Property Plus endorsement for its Commercial Property program.

Effective Date December 1, 2009.

FILING NUMBER

ACEH-126325487

LEAD COMPANY

ALFA INSURANCE CORPORATION

Other Companies

Alfa General Insurance Corporation

files to move its existing Commercial Truck business that is in a legacy Personal Auto program into its updated Personal Auto program. The Company will eventually move these risks to a Commercial Auto platform, however this filing is only to keep the policies up to date with Personal Auto changes. The Commercial Truck business rates were last updated in 1997. The company proposes a 10% base rate increase. This change, coupled with the other changes involved in the transition, results in an overall 9.6% increase.

Effective Date March 1, 2010, New and Renewal Business.

FILING NUMBER

ALFA-126339987

COMPANY

ALLSTATE INDEMNITY COMPANY

files a rate revision for their Personal Umbrella Program resulting in an overall 3.5% increase. This filing is dependent on Allstate Insurance Company's filing ALSX-126178593.

Effective Date December 7, 2009 for new business and January 21, 2010 for renewals.

FILING NUMBER

ALSX-126178597

COMPANY

ALLSTATE INSURANCE COMPANY

files a rate revision for their Personal Umbrella resulting in a 3.5% increase.

Effective Date December 7, 2009 for new business and January 21, 2010 for renewals.

FILING NUMBER

ALSX-126178593

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORPORATION

files revisions to its Hospice and Community Cares Insurance Services Program within their program which has previously been approved.

Effective Date April 1, 2010.

FILING NUMBER

AMLX-126352251

COMPANY **FILING NUMBER**
AMERICAN ASSOCIATION OF INSURANCE SERVICES **AMAX-126350506**

files revised rates and rules for their Businessowners program. There is no rate impact associated with this filing.
Effective Date February 1, 2010.

COMPANY **FILING NUMBER**
AMERICAN HOME ASSURANCE COMPANY **AGNY-126346765**

files revised rates for their Psychoanalysts Professional Liability program. The overall rate level change is an increase of 3.0% based on a rate indication of 7.2%.
Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
AMERICAN MODERN HOME INSURANCE COMPANY **AMMH-126294878**

files revised rates for its Mobile Homeowners Program. The overall rate level change is an increase of 6.93%.
Effective Date February 1, 2010.

COMPANY **FILING NUMBER**
AMERICAN RELIABLE INSURANCE COMPANY **ASPX-126295527**

files revised rates, rules and forms for their Mobile Homeowners Program resulting in an overall increase of 4.90%.
Effective Date December 1, 2009 for new business and January 1, 2010 for renewals.

COMPANY **FILING NUMBER**
AMERICAN SECURITY INSURANCE COMPANY **ASPX-126301775**

files a form, rate and rule filing for its Collateral Protection program. The company proposes several changes to existing endorsements, the addition of new endorsements, and new limit and deductible options. The company proposes a new credit for expanded time to locate a vehicle and the company proposes expanding its schedule-rating cap for +/-25% to +/-40%.
Effective Date December 10, 2009.

LEAD COMPANY **FILING NUMBER**
AMERICAN ZURICH INSURANCE COMPANY **ZURC-126350112**

Other Companies
American Guarantee and Liability Insurance Company
Zurich American Insurance Company of Illinois
Zurich American Insurance Company
files forms and rates for a Medical Malpractice Ambulance Program written on an occurrence basis.
Effective Date April 1, 2010.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

Other Companies

Northern Insurance Company of New York

Maryland Casualty Company

American Zurich Insurance Company

files a rate change to their Commercial Auto program for small businesses. The Company had in the past been relying on ISO loss costs to develop their rates. With this filing the company is using its own historical data to develop rates. The overall rate impact of this filing is a 7.1% increase.

Effective Date February 15, 2010, New Business and May 15, 2010, Renewals.

FILING NUMBER

ZURC-126359792

COMPANY

AUTOMOBILE INSURANCE PLAN SERVICE OFFICE

files revised rates for their Private Passenger Auto program. The overall rate level change is an increase of 9.6%.

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

FILING NUMBER

APST-126292195

COMPANY

BANKERS STANDARD INSURANCE COMPANY

files rates, rules and forms to introduce a new Homeowners Insurance program. It is intended to become part of the new ACE Platinum Portfolio Program. The target market is affluent insureds who want all personal lines insurance written through one company serviced through independent agents. The program was developed based on the coverages, rates, and variables used in the AIG Private Client Group, Chubb Insurance Company, and State Farm.

Effective Date December 15, 2009.

FILING NUMBER

ACEH-126349432

COMPANY

BANKERS STANDARD INSURANCE COMPANY

files rates, rules and forms for their new ACE Platinum Portfolio Personal Automobile Program.

Effective Date December 15, 2009.

FILING NUMBER

ACEH-126344499

COMPANY

BUILDERS MUTUAL INSURANCE COMPANY

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

Effective Date January 1, 2010.

FILING NUMBER

BDMT-126298328

COMPANY

CATERPILLAR INSURANCE COMPANY

files an update to its Contractual Liability program which provides for a new extended service coverage for Caterpillar Equipment.

Effective Date January 1, 2010 New and Renewals.

FILING NUMBER

CTRP-126332326

COMPANY **FILING NUMBER**
COMPANION COMMERCIAL INSURANCE COMPANY **CMPX-126347636**

files a revised LCM (1.01) and rules for Logging and Lumber Classes (2702 and 7228) for their Workers' Compensation program. The overall rate level change is a decrease of 13.8%.

Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
COMPANION PROPERTY & CASUALTY INSURANCE CO. **CMPX-126347503**

files initial LCM (1.01) to be used with classes 2702 and 7228 along with Logging and Lumber rules to be used in their Workers' Compensation program.

Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
CUMIS INSURANCE SOCIETY, INC. **CUNX-126349851**

files a rate filing for their CUPOP General Liability program. The overall effect of this filing will result in a decrease of 11.4%.

Effective Date April 1, 2010.

LEAD COMPANY **FILING NUMBER**
CYPRESS INSURANCE COMPANY **CORN-126244461**

Other Companies

Oak River Insurance Co.

files a rate/rule filing for their workers compensation program. The propose revising minimum premium charges, premium discounts and loss cost multipliers (1.30 for Cypress and 1.41 for Oak River). The selected expense provisions for general expense and other acquisitions are higher than indicated by history. The company also proposed revisions to minimum premium and premium discount rules. The rate impact of the changes is 6.6% for Cypress and 4.4% for Oak River.

Effective Date December 1, 2009.

LEAD COMPANY **FILING NUMBER**
EMPLOYERS INSURANCE COMPANY OF WAUSAU **LWCM-126308411**

Other Companies

Wausau Underwriters Insurance Company

Wausau Business Insurance Company

Liberty Mutual Insurance Company

Liberty Mutual Fire Insurance Company

LM Insurance Corporation

First Liberty Insurance Corporation

Liberty Insurance Corporation

files revised rates and rules for their Commercial General Liability program. The overall rate level change in the eight companies is a decrease of 0.10% with a range of -50.8 to +33.2%.

Effective Date March 1, 2010.

COMPANY **FILING NUMBER**
EVEREST NATIONAL INSURANCE COMPANY **EVST-126348067**
files a form, rate and rule filing for its commercial general liability program. They propose a new Total Pollution Exclusion endorsement that makes an exception for mobile equipment. Rates are not changed so there is zero impact.
Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **CHUB-126219526**
files revised rates for their Buyer Protection program. There is no rate impact associated with this filing.
Effective Date December 12, 2009.

COMPANY **FILING NUMBER**
FEDERAL INSURANCE COMPANY **CHUB-126315808**
files a rate/form filing for its new D&O Liability/Crime program for Community Association Leaders.
Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
GOVERNMENT EMPLOYEES INSURANCE COMPANY **GECC-126304653**
files revised rates for their Personal Umbrella program, proposing an overall 7.9% increase.
Effective Date December 14, 2009.

COMPANY **FILING NUMBER**
GRAIN DEALERS MUTUAL INSURANCE COMPANY **GRDL-126278079**
files to revise its LCM for its Businessowners program.
Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
GREAT AMERICAN ASSURANCE COMPANY **GACX-126353590**
files a new coverage Sewer and Drain backup for their Commercial Property program. There is no impact for this filing since it is offering a new coverage.
Effective Date December 1, 2009.

LEAD COMPANY **FILING NUMBER**
GREAT AMERICAN ASSURANCE COMPANY **GACX-126355271**
Other Companies
Great American Insurance Co. of New York
Great American Alliance Insurance Co.
files two new available coverage options regarding Cyber risk for their Commercial Property program. There is no rate impact for this filing since it is offering new coverages.
Effective Date December 1, 2009.

LEAD COMPANY
GREAT AMERICAN INSURANCE COMPANY

FILING NUMBER
GACX-126356021

Other Companies

Great American Assurance Company
Great American Insurance Company of New York
Great American Alliance Insurance Company
Great American Security Insurance Company
Great American Spirit Insurance Company

files to revise rates/rules/forms for their Commercial Multi-Peril Liability and Non-Liability programs. However, there is no rate impact for any of the 6 companies. The changes are mainly amendments that were affected by the changes in the company's Security Protection Policy and Information Security Protection Policy.
Effective Date February 1, 2010.

COMPANY
HANOVER INSURANCE COMPANY, THE

FILING NUMBER
HNVR-126350940

files a rate and rule for its Commercial Surety program. The company proposes base rate changes and a rule change stating that premium for certain surety bonds is fully earned at inception and a change to prepayment discounts. The overall rate impact is estimated as a decrease of 7.5%.
Effective Date December 1, 2009, New and February 1, 2010, Renewal Business.

LEAD COMPANY
HARTFORD CASUALTY INSURANCE COMPANY

FILING NUMBER
HART-126311441

Other Companies

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

files revised rates for their Commercial Property plan. The overall proposed rate level change is a decrease of .3%.
Effective Date January 1, 2010.

COMPANY
INDIANA LUMBERMENS MUTUAL INSURANCE CO.

FILING NUMBER
ILMG-126318590

files to make several changes to their manual for use with AAIS's Commercial Output Program. Also submitting new forms.
Effective Date November 3, 2009.

COMPANY **FILING NUMBER**
LUBA CASUALTY INSURANCE COMPANY **13338**

files an initial filing for a new Workers Comp program. The company proposes adoption of NCCI loss costs with a loss cost multiplier of 1.330 and \$200 expense constant. Effective Date November 3, 2009.

COMPANY **FILING NUMBER**
MIC PROPERTY AND CASUALTY INSURANCE CORP. **GMAX-126337439**

files rate/rules for its new VehicleOne Mechanical program (motor vehicle service contracts). They are basing their rates on those of their similar programs throughout the country. Differences between the filed plan and those on which it is based include the addition of separate rate groups for Asian Manufacturers, and removal and expansion of certain other coverage options. Effective Date January 4, 2010 New Business.

COMPANY **FILING NUMBER**
MISSISSIPPI FARM BUREAU CASUALTY INSURANCE CO. **SFBC-126335164**

files revised rates for their Private Passenger Auto program. The overall proposed rate level change is a decrease of 2.65%. Effective Date January 1, 2010.

COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **13339**

files revised form, Mississippi No. 175, Windstorm or Hail Exclusion Endorsement. The form revision will remove coverage for additional living expense, rent or rental value from Forms 113, 121, and 122 when the Windstorm or Hail Exclusion Endorsement is attached to those policy forms. Effective Date January 1, 2010.

COMPANY **FILING NUMBER**
MORTGAGE GUARANTY INSURANCE CORPORATION **MRTG-126347007**

files a rate and rule filing for its Mortgage Guaranty program, proposing new rates for Credit Union loans. The rate increase for Credit Union customers is estimated at 1.9%. Effective Date December 1, 2009.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM-126299185**

files rates, rules, and forms for Farmowners Operations its Commercial General Liability program. The Company plans to adopt ISO General Liability rules and rates. The Company uses a loss cost multiplier of 1.435 based on a permissible loss and LAE ratio of 69.7%. Effective Date April 1, 2010, New Business and June 1, 2010, Renewals.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM-126299419**
files initial rates, rules and forms for its Farmowners Program.
Effective Date April 1, 2010.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM-126301060**
files rates, rules & forms for a new Commercial Farm Umbrella Program.
Effective Date April 1, 2010 for new and June 1, 2010 for renewals.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWCM-126310636**
files for their Commercial Crime program. The company is filing to move all Commercial Crime business currently written on Nationwide Mutual Fire Insurance Company and Nationwide Property and Casualty Insurance Company paper onto Nationwide Mutual's books. Along with the transfer of the business, the company is also electing to convert from using ISO rates, rules and forms to those approved for AAIS. The company proposes to revise to their loss cost multiplier, which, when combined with the changing loss costs, results in a 0.0% rate level change.
Effective Date April 1, 2010.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWCM-126303138**
files to begin writing Surety coverages in the state of Mississippi. The company is adopting the loss cost filing NAIC# 23787 from Surety Association of America and filing its loss cost multipliers to be effective 4/1/2010.
Effective Date April 1, 2010.

COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL INSURANCE COMPANY **NWCM-126303033**
files to begin writing Fidelity and Forgery coverages in the state of Mississippi.
Effective Date April 1, 2010.

COMPANY **FILING NUMBER**
NATIONWIDE PROPERTY & CASUALTY INSURANCE CO. **NWCM-126311505**
files rates, rules and forms filing for its Mercantile Umbrella program (Commercial Umbrella & Excess). Nationwide has two commercial umbrella rating programs: Commercial Umbrella and Business. Currently all Nationwide commercial umbrella policies are written in the Nationwide Mutual Ins. Co. This transition will move the (Business) Mercantile Umbrella program to Nationwide Property & Casualty Ins. Company.
Effective Date April 1, 2010 New and June 1, 2010 Renewals.

LEAD COMPANY
OHIO CASUALTY INSURANCE COMPANY

FILING NUMBER
LBRM-126245456

Other Companies

American Fire and Casualty Company
Ohio Security Insurance Company
West American Insurance Company

files revised rates for their Workers' Compensation program. The overall proposed rate level change is an increase of 1.9%.
Effective Date December 1, 2009.

COMPANY
PHILADELPHIA INDEMNITY INSURANCE COMPANY

FILING NUMBER
PHLX-126352302

files rates, rules, and forms for its initial filing of a Medical Malpractice program for chiropractors.
Effective Date December 1, 2009.

COMPANY
PLAZA INSURANCE COMPANY

FILING NUMBER
REGU-126320924

files initial rates and rules for new Commercial Property program. The company proposes to adopt ISO's prospective loss costs and an LCM of 1.487.
Effective Date November 3, 2009.

COMPANY
PLAZA INSURANCE COMPANY

FILING NUMBER
REGU-126334300

files initial rates and rules for their Commercial Crime program.
Effective Date November 3, 2009.

COMPANY
PLAZA INSURANCE COMPANY

FILING NUMBER
REGU-126339906

files initial rates and rules for their Commercial Auto program. The rates will be a combination of ISO's rates and LCMs of 1.399 for Auto Liability and 1.482 for Auto Physical Damage.
Effective Date November 3, 2009.

COMPANY
SAFECO INSURANCE COMPANY OF ILLINOIS

FILING NUMBER
LBRM-126205320

files revised rates and rules for their Private Passenger Auto program. There is no rate change associated with this filing.
Effective Date November 12, 2009 for new business and December 17, 2009 for renewals.

COMPANY

SENECA INSURANCE COMPANY

FILING NUMBER

REGU-126361008

files to adopt NCCI's current loss costs with an initial LCM of 1.406 for their new Workers' Compensation program.
Effective Date December 1, 2009.

COMPANY

SENTRUITY CASUALTY COMPANY

FILING NUMBER

YTYC-126339368

files rate revision for their "Toyota Freedom- Foremost", "Toyota Freedom- Royal" and "Toyota Freedom- Diamond" programs. The overall proposed rate level change is a decrease of 0.3%.

Effective Date November 3, 2009.

COMPANY

SOUTHERN INSURANCE COMPANY

FILING NUMBER

TRGR-126327790

files for its Equipment Breakdown program to adopt the AAIS endorsement in Bulletin 09-447, as an option to the farmowners program. The Company notes that there is a rate for this coverage of \$0.014 per \$100.

Effective Date November 3, 2009.

COMPANY

STARR INDEMNITY & LIABILITY COMPANY

FILING NUMBER

REGU-126337539

files rates, rules and forms for an independent new Kidnap, Ransom, and Extortion program. The forms are based on industry standard wording rates and rules are based on the program in place for Hiscox Insurance Company.

Effective Date December 1, 2009.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-126262519

files revised rates, rules and forms for their Private Passenger Auto Program resulting in an overall increase of 2.6%.

Effective Date December 21, 2009.

COMPANY

STATE FARM FIRE AND CASUALTY COMPANY

FILING NUMBER

SFMA-126250841

files revised rates in the lower coastal territories (Zones 10 and 20) for their Homeowner program. The company is also increasing the Windstorm and Hail Exclusion discounts from 80% to 83% in Zone 10 and 70% to 75% in Zone 20. The overall rate level change is an increase of 19.5%. (Based on a rate need indication of 61.1% for Zone 10 and 58.5% for Zone 20).

Effective Date January 1, 2010 for new business and February 15, 2010 for renewals.

COMPANY

STATE NATIONAL INSURANCE COMPANY

FILING NUMBER

STNA-126347977

files to introduce various new coverage forms for use with its Collateral Protection Insurance (CPI) Program. The coverages are optional and must be requested by the insured. There is no resulting base rate impact due to the changes.
Effective Date December 1, 2009.

LEAD COMPANY

TNUS INSURANCE COMPANY

FILING NUMBER

WESA-126334878

Other Companies

Trans Pacific Insurance Company

files an initial filing for its Burglary and Theft program. The company proposes to multi-tier their rate structure in order to establish a separate tier for Trans Pacific Insurance Company and TNUS Insurance Company. The company is proposing to introduce ISO loss costs and rules for these two insurance companies. The programs will be identical to their current program in Tokio Marine & Nichido Fire Insurance Co. The only difference will be the loss cost multipliers between the three companies. The loss cost multiplier proposed for Trans Pacific Insurance Company is 1.483, which is a 10% deviation from the Tokio Marine & Nichido Fire Insurance Company loss cost multiplier recently filed. The deviation is to service Preferred Status risks. The loss cost multiplier proposed for TNUS Insurance Co. is 1.236, a 25% deviation from the Tokio Marine & Nichido Fire Insurance Co. loss cost multiplier. The deviation is selected to service Super-Preferred Status risks.

Effective Date February 1, 2010.

COMPANY

TOWER INSURANCE COMPANY OF NEW YORK

FILING NUMBER

TWRG-126321727

files rates, rules, and forms for a new program under their Commercial Package program. The new eBOP package program was developed for traditional small businesses with property and liability components.
Effective Date November 3, 2009.

COMPANY

TOYOTA MOTOR INSURANCE COMPANY

FILING NUMBER

TYTA-126254709

files forms, rates, and rules for a Debt Cancellation Agreement program in Mississippi.
Effective Date April 1, 2010.

COMPANY

UNITED STATES LIABILITY INSURANCE COMPANY

FILING NUMBER

USLI-126353597

files revisions for its Insurance Agents Errors & Omissions program, proposing revised minimum premiums. The overall rate effect is a decrease of 12.2%.
Effective Date December 1, 2009.

COMPANY

FILING NUMBER

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

ZURC-126304517

files rate revision for its Commercial Auto section of its Unicover Program in order to adopt current ISO loss costs and to revise loss cost multipliers and other various rules. The company proposes a 1.0% and -5.1% rate change for Commercial Auto Liability and Auto Physical Damage, respectively, which will result in a program-wide rate level effect of -0.3%.

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

COMPANY

FILING NUMBER

WESTFIELD INSURANCE COMPANY

WSFG-126346627

files an initial filing for a proposed Commercial General Liability Signature Series endorsement. The company has no agents in Mississippi but wishes to establish a program for any incidental exposure.

Effective Date December 1, 2009.

COMPANY

FILING NUMBER

WESTFIELD INSURANCE COMPANY

WSFG-126347076

files an initial filing for a proposed Commercial Property Signature Series endorsement. The endorsement provides a variety of additional or modified coverages.

Effective Date December 1, 2009.