

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

LEAD COMPANY

ACADIA INSURANCE COMPANY

Other Companies

Continental Western Insurance Company

Union Insurance Company

Firemen's Insurance Company of Washington, D.C.

files revised rates, rules and forms for their Commercial Burglary and Theft Program resulting in an overall decrease of -6.8%.

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

FILING NUMBER

UNON-126346385

COMPANY

ACE AMERICAN INSURANCE COMPANY

files their excess Workers Compensation rating plan for review. The profit and administration charge is \$25,000 plus 15% of, the expected losses in the excess of SIR layer, funding for catastrophe loss and treaty cost.

Effective Date December 10, 2009.

FILING NUMBER

ACEH-126363200

COMPANY

AEGIS SECURITY INSURANCE COMPANY

files a rate/rule/form filing for their new Rental Collision Protection program (Other Personal Inland Marine). The program provides coverage for rental vehicles for the perils of collision, vandalism, windstorm, fire, hail, and flood, with a \$250 deductible and \$20,000 limit, at a rate of \$10 per day.

Effective Date December 29, 2009.

FILING NUMBER

AEGS-126399573

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORPORATION

files a revisions to its rate, rule and form filing for their VFIS Emergency Service Organization Portfolio Program (Commercial Multi-Peril) The overall rate impact of the filing is +2.6%.

Effective Date April 1, 2010.

FILING NUMBER

AMLX-126382940

COMPANY

AMERICAN ALTERNATIVE INSURANCE CORPORATION

files a form/rate/rule filing for the VFIS Emergency Service Organization, HCCIS Hospice and Community Care Insurance Services, and GPP Glatfelter Public Practice portions of its Commercial Auto program. The overall rate impact of this filing is -5.9%. As part of this filing, the company is adopting recent ISO loss costs within the VFIS program, revising auto deviations for specific classes of business, and revising the minimum premiums for several coverages.

Effective Date April 1, 2010.

FILING NUMBER

AMLX-126387063

COMPANY **FILING NUMBER**
AMERICAN ALTERNATIVE INSURANCE CORPORATION **AMLX-126406362**
files a Commercial Automobile filing to update their loss cost multiplier (LCM) and expense provisions. The Company will continue to use the same ISO loss costs as in filing currently in use. The rate impact is a 19.6% increase. The Liability Coverages LCM is increasing to 1.749. The Physical Damage Coverages LCM is increasing to 1.840.
Effective Date June 1, 2010.

COMPANY **FILING NUMBER**
AMERICAN ASSOCIATION OF INSURANCE SERVICES **AMAX-126350506**
files revised rates and rules for their Businessowners program. There is no rate change associated with this filing.
Effective Date May 1, 2010.

LEAD COMPANY **FILING NUMBER**
AMERICAN AUTOMOBILE INSURANCE COMPANY **FFDC-126369166**
Other Companies
Associated Indemnity Corporation
Fireman's Fund Insurance Company
National Surety Corporation
The American Insurance Company
files to revise rates to their American Business Coverage program (Commercial Multi-Peril). Revisions include decreasing class relativities by 4.1% overall, decreasing territorial/base rates 3.1% overall, reductions in the premium discount factors that will have an overall rate impact of 4.4%, an increase of 0.1% in the minimum premium, and a change for Guaranteed Replacement Cost coverage to \$250. The overall rate impact is -3.1%,
Effective Date April 1, 2010, New and Renewals.

COMPANY **FILING NUMBER**
AMERICAN FAMILY HOME INSURANCE COMPANY **AMMH-126212804**
files an initial rate/rule/form filing for their new Mortgagee Collateral Protection program. The program is identical to that of Southern Pioneer Property & Casualty Insurance Company (Southern Pioneer), which was acquired by American Family Home Insurance Company's (American Home) parent. American Home will be taking over the Southern Pioneer book of business. According to the filing, this submission is identical to the rates approved for Southern Pioneer on January 2, 2002.
Effective Date December 29, 2009.

COMPANY **FILING NUMBER**
AMERICAN NATIONAL PROPERTY AND CASUALTY CO. **YTYC-126279954**
files revised rates and rules for its Collateral Protection Insurance program. The program provides forced placed comprehensive and collision coverage for the creditors' protection. The Company files enhancements to several endorsements and optional rating credits. There is no rate impact.
Effective Date December 29, 2009.

COMPANY **FILING NUMBER**
AMERICAN SAFETY CASUALTY INSURANCE CO. **PERR-126272452**
files rates, rules and forms for their initial Commercial Auto Physical Damage Program offering weather-related loss coverage for car dealerships.
Effective Date December 29, 2009.

COMPANY **FILING NUMBER**
AMERICAN SECURITY INSURANCE COMPANY **ASPX-126371616**
files revised rates for their Limited Physical Damage II program that insures forced-placed auto insurance. The overall rate level change is a decrease of 8.4%.
Effective Date March 1, 2010.

COMPANY **FILING NUMBER**
ARCH INSURANCE COMPANY **REGU-126326815**
files initial rates and rules for their new Employment Practices Liability program.
Effective Date December 18, 2009.

COMPANY **FILING NUMBER**
AXIS INSURANCE COMPANY **REGU-126334923**
files independent forms and rating for its new Latitude Program. This Program provides a package for many coverage options including; Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, etc.
Effective Date December 29, 2009.

COMPANY **FILING NUMBER**
BANKERS STANDARD INSURANCE COMPANY **ACEH-126345203**
files rates, rules & forms for a new ACE Platinum Portfolio personal umbrella program.
Effective Date December 29, 2009.

COMPANY **FILING NUMBER**
BANKERS STANDARD INSURANCE COMPANY **ACEH-126344496**
files rates, rules & forms for a new ACE Platinum Portfolio personal valuables program.
Effective Date December 29, 2009.

COMPANY

FILING NUMBER

BROTHERHOOD MUTUAL INSURANCE COMPANY

BRTH-126350160

files to introduce a new rate and rule in its Commercial Liability Manual for an additional coverage option, Security Operations Liability Manual. The option will increase coverage for security and emergency events at churches with emergency response and security teams.

Effective Date February 1, 2010, New and Renewals.

COMPANY

FILING NUMBER

CHURCH MUTUAL INSURANCE COMPANY

CHMU-126376739

files a Commercial Auto filing to adopt new rates, rules and forms based on ISO rates, rules and forms, and their own historical data. The company is also proposing to implement a premium stability rule that will cap individual policyholders premium increases from year to year. The company writes approximately \$800,000 of premium in Mississippi for this program. The overall rate impact is -1.48%. The rate impact by sub-line varies from -32.98% for Uninsured Motorists, driver under 21 years of age to 24.37% for Comprehensive. The formula to determine what credibility to give the ISO filing and what to give the indicated rate-level changes based on company data is based on the square-root credibility rule, appears reasonable and is applied consistently by sub-line, though with different full credibility standards.

Effective Date January 1, 2010 NB, March 1, 2010 Renewals.

COMPANY

FILING NUMBER

COLONIAL SURETY COMPANY

MRTN-126339404

files to introduce a new class and rate for Sanitation Contractors within its Surety business. The implied class factor of 0.94 is based on countrywide experience. The present rate for the Preferred Smaller Contractor is \$8000 and the proposed rate for the new class is \$7500.

Effective Date December 18, 2009.

COMPANY

FILING NUMBER

COMMERCIAL LOAN INSURANCE CORPORATION

PMGP-126390415

files initial rates for its Mortgage Guaranty program. The Company is a subsidiary of PMI Mortgage Insurance Company and is filing rates the same as those currently approved for the parent.

Effective Date January 4, 2010.

COMPANY

FILING NUMBER

CONTINENTAL CASUALTY COMPANY

CNAC-126371088

files revised rates and rules for their Accountants Professional Liability program. The overall rate level change is a decrease of 0.5%.

Effective Date January 1, 2010.

COMPANY

CUMIS INSURANCE SOCIETY, INC.

FILING NUMBER

CUNX-126351156

files a rate/rule/form filing for their Collateral Package of Protection program. The Company proposes changes in rates for eight different coverages under the program. In addition, various judgmental changes are proposed for deductibles, minimum premiums, and experience rating plans. The Company is converting the exposure base to be consistent with that of their competitors. The overall rate impact is an increase of 6.3%. Effective Date May 1, 2010.

COMPANY

DIAMOND STATE INSURANCE COMPANY

FILING NUMBER

PENN-126382523

files a filing to revise General Liability exception pages. The revisions update the filing DS-2009-GL-RU-220 (approved 7/15/09). The company proposes to revise minimum premiums for sub-lines 334 and 336. Effective Date February 1, 2010.

COMPANY

DISCOVER PROPERTY & CASUALTY INSURANCE CO.

FILING NUMBER

REGU-126351644

files revisions to its rating plan for its Businessowners program, proposing ISO loss cost adoption, loss cost multiplier (LCM) changes, and changes to independent rates and rules. The impact of the filing is estimated at +16.7%, of which 13.8% is attributable to the change in LCM. Effective Date January 1, 2010, New and Renewals.

COMPANY

EMPLOYERS MUTUAL CASUALTY COMPANY

FILING NUMBER

EMCC-126383575

files to adopt ISO's latest loss costs with a revised LCM for their Commercial Automobile program. The overall proposed rate level change is an increase of 0.5%. Effective Date January 1, 2010.

LEAD COMPANY

FEDERAL INSURANCE COMPANY

FILING NUMBER

CHUB-126367449

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files rates, rules and forms proposing several endorsements and forms that apply to our Boiler and Machinery and Energy Systems Policy Select Programs. All of the endorsements provide new optional coverage related to Green (environmentally friendly) machinery breakdown exposures.

Effective Date May 1, 2010 New and Renewals.

LEAD COMPANY
FEDERAL INSURANCE COMPANY

FILING NUMBER
CHUB-126377367

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

files forms, rates, and rules for several new optional endorsements to their Customary Commercial Multi-Peril package products. New coverage forms broaden coverage options for Country Clubs and a new Loss Of On-Line Access Services Additional Coverage.

Effective Date April 1, 2010, New and Renewals.

COMPANY
FOREMOST INSURANCE COMPANY

FILING NUMBER
FORE-126311469

files revised rates for their Homeowners Program. The overall rate level change is an increase of 17.5%.

Effective Date February 1, 2010.

COMPANY
FOREMOST INSURANCE CO. OF GRAND RAPIDS, MI

FILING NUMBER
FORE-126309399

files to revise rates/rules for its Personal Property Program. The company proposes base rate increases of 11.5% in all but its coastal territory, which will be receiving no change. The company also files to revise their protection class rule to use those protection classes as determined by the MSRB instead of ISO.

Effective Date February 1, 2010.

COMPANY
GREAT WEST CASUALTY COMPANY

FILING NUMBER
LDRE-126333285

files a tier price multiplier that will be applied to policies with 1 to 9 owned full-time revenue generating power units. The overall rate change will be 0.5%.

Effective Date February 1, 2010 for new and renewals.

COMPANY
GREENWICH INSURANCE COMPANY

FILING NUMBER
XLAM-126394336

files rates, rules and forms for its initial Dentists Liability Program.

Effective Date December 29, 2009.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13344

Other Companies

MS-2009-RHLC #13344

MS-2009-RHCRU #13343

MS-2009-OHCFR #13342

files to introduce loss costs, rules, and forms associated with a Health Clubs and Gyms Program as part of ISO's Commercial Lines Manual - Division Twelve - Market Segments.

Effective Date July 1, 2010.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13336

Other Companies

CR-2009-RLA1

files revisions to its Commercial Crime Program Loss Costs for Fidelity and Burglary & Theft coverage only. The estimated impact for each of the coverage parts is a decrease of 15.0%.

Effective Date June 1, 2010, New and Renewals.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13377

Other Companies

ML 2009-RLA1

files revised advisory Package Modification Factors (PMFs) for their Commercial Package Policy resulting in an overall increase across types of business of 5.8%.

Effective Date April 1, 2010, New and Renewals.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13354

Other Companies

HO-2009-RLA1

files to revise its advisory Homeowners' base loss costs resulting in an overall statewide increase of 4.9%. Other changes in the filing include revisions to the Windstorm/Hail Coverage Exclusion credits and miscellaneous loss costs.

Effective Date April 1, 2010, New and Renewals.

LEAD COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13352

Other Companies

HO-2009-RDED1

files to revise rules in the Homeowners Program. The Homeowners Base Deductible changes from \$250 to \$500 along with the deductible factors and their amount of insurance thresholds; introduces additional optional higher percentage and higher fixed dollar deductibles, and an optional higher hurricane only fixed dollar and percentage deductible for certain coastal territories.

Effective Date April 1, 2010.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13383

files a loss costs revision for the Businessowners Program (Commercial Multi Peril). ISO revises basic limits prospective loss costs. The overall rate effect of the filing is an increase of .01%.

Effective Date April 1, 2010.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13384

files rules revision to the Businessowners program to make changes to coincide with the removal of the loss cost loading for so-called domestic acts of terrorism found in the companion ISO loss cost filing, BP-2009-RLA1. The filing is rate neutral.

Effective Date April 1, 2010.

LEAD COMPANY **FILING NUMBER**
MARKEL AMERICAN INSURANCE COMPANY MRKB-126360773

Other Companies

Markel Insurance Company

files a form, rate and rule filing for their Commercial Crime program. The company plans to adopt revised ISO loss costs, as well as revise the minimum premium manual pages to reflect changes being made by ISO.

Effective Date June 1, 2010.

COMPANY **FILING NUMBER**
MARKEL INSURANCE COMPANY MRKB-126354804

files revised rate and rule for its Health and Fitness program. The overall premium effect is an increase of 0.1%.

Effective Date February 1, 2010, New and Renewals.

COMPANY **FILING NUMBER**
MEDICAL PROTECTIVE INSURANCE COMPANY **MDPC-126357102**

files rates, rules and forms for its Physicians & Surgeons, Dentists, Allied and Comprehensive Liability Program. The filing includes a new class plan for the Mississippi Allied Healthcare Program.
Effective Date February 1, 2010.

LEAD COMPANY **FILING NUMBER**
MISSISSIPPI STATE RATING BUREAU **13373**

Other Companies
MS-2009-RHLC - MISSISSIPPI #13373
MS-2009-RHCRU - MISSISSIPPI #13374
MS-2009-OHCFR - MISSISSIPPI #13372

files to introduce loss costs, rules, and forms associated with a Health Clubs and Gyms Program in conjunction with those lines of coverage under ISO's Commercial Lines Manual - Division Twelve - Market Segments.
Effective Date July 1, 2010.

COMPANY **FILING NUMBER**
NATIONAL CASUALTY COMPANY **SCTT-126348814**

files revised endorsements and rate manual pages for its Personal Umbrella/Excess Liability program. The Company adds UM and UIM coverage at a base rate of 1M and 2M limits, adds an optional Identity Theft coverage, and a base rate for a 1M limit.
Effective Date December 29, 2009.

COMPANY **FILING NUMBER**
NATIONAL COUNCIL ON COMPENSATION INS. **NCCI-126333928**

files revised voluntary market loss costs and assigned risk rates for their Workers' Compensation program. The overall proposed rate level change is a decrease of 9.2% for the voluntary market and a 1.2% increase for the assigned risk.
Effective Date March 1, 2010.

COMPANY **FILING NUMBER**
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY **NWCM-126309806**

files rates, rules and forms for their Commercial Property Program.
Effective Date April 1, 2010.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE CO. **NWCM-126305536**

Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Ins. Co.

files revisions to their Commercial General Liability Program resulting in an overall decrease of -2.9%.
Effective Date April 1, 2010 for new business and June 1, 2010 for renewals.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY NWCM-126309643
Other Companies
Nationwide Mutual Insurance Company
Nationwide Property & Casualty Insurance Company

files revised rates, rules and forms for their Commercial Property Program. This will result in an overall rate decrease of 0.8%.
Effective Date April 1, 2010 for new business and June 1, 2010 for renewals.

LEAD COMPANY **FILING NUMBER**
NIPPONKOA INSURANCE COMPANY TRVD-126367332
Other Companies
Charter Oak Fire Insurance Company
Phoenix Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of America
Travelers Indemnity Company of CT
Travelers Casualty Insurance Co. of America
Travelers Property Casualty Company of America

files rates and forms for their Employment Practices Liability+ (EPL+) Program.
Effective Date June 1, 2010.

COMPANY **FILING NUMBER**
OHIO INDEMNITY COMPANY HNDY-126325351

files revised rates, rules, and forms for their creditor placed automobile program. The Company is submitting eight new optional endorsements. There are no additional changes being made in this filing and the overall rate impact is 0%.
Effective Date December 31, 2009.

COMPANY **FILING NUMBER**
OLD REPUBLIC GENERAL INSURANCE CORPORATION LDDX-126372970

files proposing a new optional endorsement into their general liability program, no rate level impact. The filing introduces various small deductibles into the program. The deductible factors were determined based on the average severities underlying the ISO increased limit factors.
Effective Date December 18, 2009.

COMPANY **FILING NUMBER**
REPUBLIC WESTERN INSURANCE COMPANY CMPL-126197839

files a rate/rule/form filing for their new Apartment Dwellers Personal Property Tenants Program. The proposed rates reflect a review of expected frequency and severity, a 60% target loss ratio, and other companies' rates for similar programs (judgmentally adjusted to reflect the exclusion of liability coverage from this program).
Effective Date December 29, 2009.

COMPANY **FILING NUMBER**
SEQUOIA INSURANCE COMPANY **PERR-126340939**

files rates, rules and forms for its new Businessowners Program.
Effective Date December 18, 2009.

COMPANY **FILING NUMBER**
STARNET INSURANCE COMPANY **PERR-126376401**

files rates, rules and forms for its initial Management Liability Program. The new program will offer Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability and other associated coverages for financial institutions.
Effective Date December 29, 2009.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-126311615**

Other Companies

State Automobile Mutual Insurance Company

files minor revisions to its General Liability program. The revisions consist of a few rule changes. This will result in a 0.6% increase.
Effective Date March 9, 2010.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-126311618**

Other Companies

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

files a CMP filing making several small revisions, such as, increasing a few endorsements flat rates. This will result in a 0.2% increase.
Effective Date March 9, 2010.

LEAD COMPANY **FILING NUMBER**
STATE AUTO PROPERTY AND CASUALTY INS. CO. **SAMM-126311602**

Other Companies

STATE AUTOMOBILE MUTUAL INSURANCE COMPANY

files a Commercial Property filing to make several small revisions. The overall rate impact is an increase of 0.1%.
Effective Date March 9, 2010.

LEAD COMPANY **FILING NUMBER**
TWIN CITY FIRE INSURANCE COMPANY **HART-126300385**

Other Companies

Hartford Fire Insurance Company

files initial rates, rules, and forms for its Hartford CyberChoice Liability program. The new program will offer Data Privacy and Network Security Liability and Expense Insurance, Internet Liability, and other associated coverages.
Effective Date December 18, 2009.

COMPANY

WASHINGTON INTERNATIONAL INSURANCE CO.

FILING NUMBER

NRTH-126365408

files for their Surety program to add new classes in the Hard to Place Program. Currently, only Motor Vehicle Dealers Bonds and special Contractors License Bonds at a \$150 per million annual rate are offered. This filing expands availability to all other license and permit bonds at \$50 per million annual rate. There is no rate impact for this addition to the program. This rate is commonly used for the all other class surety bonds. Effective Date December 18, 2009.

COMPANY

XL SPECIALTY INSURANCE COMPANY

FILING NUMBER

XLAM-126379842

files a rate/rule revision for their XL Design Professional Program resulting in an overall increase of 0.9%. Effective Date December 18, 2009.

COMPANY

ZENITH INSURANCE COMPANY

FILING NUMBER

ZICO-126298181

files for their new Workers Compensation Large Deductible Plan. The new program provides for high deductibles and a reduction in workers compensation premium. The deductible premium is based on a pure premium approach using expected losses and provisions for expenses. Eligible risks will be "rated as mutual agreed upon". The company intends to individual risk each insured. Effective Date December 29, 2009.