

**Mississippi Insurance Department
Property/Casualty Rate Filing Bulletin
January 2010**

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AFFILIATED FM INSURANCE COMPANY</u>	<u>FMGL-126427240</u>

files to introduce two new optional coverage endorsements and to revise one optional coverage endorsement, all for use with their ProVision policy products. They are the Sustainability Endorsement PRO 7417, the Sustainability / Green Coverage Endorsement PRO 7418 and the Green Coverage Endorsement PRO GREEN 7316.
Effective Date February 1, 2010 New and Renewals.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN BANKERS INSURANCE COMPANY OF Florida</u>	<u>ASPX-126411740</u>

files initial rates for their new Vehicle Protection Product Warranty Contractual Liability Insurance Policy.
Effective Date January 26, 2010.

<u>LEAD COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN CASUALTY COMPANY OF READING PA</u>	<u>CNAB-126226103</u>

Other Companies
National Fire Insurance Company of Hartford
Transportation Insurance Company
Valley Forge Insurance Company
Continental Casualty Company

files revised rates for their commercial umbrella programs. The overall rate impact is -0.25% for all companies combined and for each individual company. The impact is due to changes in Minimum Premiums, Excess Rating Factors, & Excess Limits Factors.
Effective Date January 26, 2010.

<u>COMPANY</u>	<u>FILING NUMBER</u>
<u>AMERICAN FAMILY HOME INSURANCE COMPANY</u>	<u>AMMH-126215708</u>

files rates and forms for a Credit Personal Property and Vehicle Single Interest Collateral Program. The policy will be used to cover personal property and/or a vehicle that is being used as collateral for a personal loan. The rate sheets included are shown for single and dual interest credit personal property that covers fire and extended coverages as well as burglary. The vehicle single interest rates included cover loss or damage due to collision, fire, or total theft of the vehicle. Company files rates of the previous carrier for this book of business.
Effective Date January 26, 2010.

LEAD COMPANY

ASSURANCE COMPANY OF AMERICA

Other Companies

Northern Insurance Company of New York

Maryland Casualty Company

files rates, rules and forms for their Employment Practices Liability Insurance Program as part of its Businessowners Policy.

Effective Date April 1, 2010.

FILING NUMBER

ZURC-126423135

LEAD COMPANY

CHARTER OAK FIRE INSURANCE COMPANY

Other Companies

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 initial rates, rules & forms for their CyberFirst Manufacturers Errors and Omissions Liability coverage option to be added to their CyberFirst modular program.

Effective Date March 1, 2010.

FILING NUMBER

TRVD-126408154

COMPANY

CHICAGO INSURANCE COMPANY

files changes to their occupation therapies medical malpractice line. The previously filed rates were never implemented and never charged to the policyholders. In this filing, the Company is rolling the filed rates back to their levels before the previous filing was made. This filing has no rate impact.

Effective Date February 1, 2010.

FILING NUMBER

FFDC-126407293

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

files initial rates, rules & forms for their Business Owners Policy program.

Effective Date February 1, 2010.

FILING NUMBER

CLBA-126367790

COMPANY

COLUMBIA MUTUAL INSURANCE COMPANY

files rates, rules and forms for its new Garage Businessowners Commercial Multi-Peril Policy Program.

Effective Date March 1, 2010.

FILING NUMBER

CLBA-126393133

LEAD COMPANY
CONTINENTAL INSURANCE COMPANY

FILING NUMBER
CNAB-126245077

Other Companies

Transportation Insurance Company
Continental Casualty Company
American Casualty Co. of Reading, PA
National Fire Insurance Co. of Hartford
Valley Forge Insurance Company

files to adopt the Commercial Auto Experience and Schedule Rating Plans as filed by ISO. The overall rate impact for this filing is 2.3%.
Effective Date June 1, 2010 for new and renewals.

LEAD COMPANY
DARWIN NATIONAL ASSURANCE COMPANY

FILING NUMBER
DRWN-126434778

Other Companies

Allied World National Assurance Company

files their initial Commercial Automobile loss cost multiplier to be applied to ISO's loss costs as filed on behalf of the companies.
Effective Date January 26, 2010.

COMPANY
DELOS INSURANCE COMPANY

FILING NUMBER
DLSN-126217475

files a rate filing for its Workers Compensation Program. The company proposes revising its Loss Cost Multiplier from 1.25 to 1.45, resulting in an overall 16% rate increase. The company provides a rate indication based on industry experience supporting the change. The company clarified that this is its first rate change since program inception. Because the company is proposing a loss cost multiplier without a modifier, actuary reviewed the proposed multiplier based solely on the provided expense provisions.
Effective Date October 1, 2009.

LEAD COMPANY
DIAMOND STATE INSURANCE COMPANY

FILING NUMBER
PENN-126426761

Other Companies

United National Insurance Company
United National Specialty Insurance Company
Penn-America Insurance Company

files to adopt NCCI's 2009 Loss costs and LCM's for their new Workers' Compensation program.
Effective Date February 1, 2010.

COMPANY
DIRECT GENERAL INSURANCE CO. OF MS

FILING NUMBER
DRCT-126370068

files initial rates, rules and forms for its Motorcycle Personal Automobile Program.
Effective Date January 26, 2010.

LEAD COMPANY **FILING NUMBER**
DISCOVER PROPERTY AND CASUALTY INSURANCE CO. TRVD-126358742

Other Companies

Discover Property and Casualty Insurance Company

Fidelity and Guaranty Insurance Company

Fidelity and Guaranty Insurance Underwriters Inc.

United States Fidelity and Guaranty Company

files for their newly developed Workers Compensation and Employers Liability Group Captive Rating Plan Endorsement.

Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
ESSENT GUARANTY INC, WESA-126393208

files initial rates, rules, and forms for their Mortgage Guaranty Program.

Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
ESURANCE INSURANCE COMPANY ESUR-126397284

files revised rates and rules for their Personal Automobile program. There is no rate impact associated with this filing.

Effective Date January 26, 2010.

LEAD COMPANY **FILING NUMBER**
FEDERATED MUTUAL INSURANCE COMPANY FEMC-126420049

Other Companies

Federated Service Insurance Company

files to revise the Type of Business Factors for their Federated Mutual and Federated Service Insurance Companies in their Commercial Package Policies for Commercial Auto. The company is also amending or updating with current language and introducing several new endorsements. Changes result in a neutral premium impact.

Effective Date February 1, 2010, New and Renewals.

COMPANY **FILING NUMBER**
FLORISTS' MUTUAL INSURANCE COMPANY FLWR-126438431

files to adopt NCCI's 03/01/2010 loss costs and revise the LCM for their Workers' Compensation program. The overall rate level change is a decrease of 5.5%.

Effective Date March 1, 2010.

COMPANY **FILING NUMBER**
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA ACEH-126391507

files initial rates and rules for its new Bicycle Industry Package Program.

Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
INSURANCE SERVICES OFFICE, INC. 13402

files to revise the loss costs for the Financial Institutions Program. The filing reduces loss cost by 14.9%.

Effective Date September 1, 2010.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS INC. PERR-126287233

files to introduce their new Private Company Combo Policy program. The program is intended to provide claims-made Directors and Officers, Employment Practices Liability, Fiduciary Liability, and Pollution Defense Cost coverage.

Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. LMUG-126410889

files initial rates, rules and forms for their new Businessowners program.

Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. PERR-126407543

files initial rates, rules & forms for their Miscellaneous Professional Liability program.

Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
LIBERTY INSURANCE UNDERWRITERS, INC. LMUG-126307338

files to amend their Commercial Umbrella Rating Plan. The company is filing for an increase in some excess rating factors, adopting a policy minimum premium of \$15,000, and revising the minimum premium rate per million dollars of coverage limit in some risk categories. The company is also making a change in their schedule rating plan.

Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
LYNDON PROPERTY INSURANCE COMPANY PRTB-126434274

files to update its rating plan in its Guaranteed Asset Protection program. The overall rate impact is estimated at 0%.

Effective Date January 26, 2010.

LEAD COMPANY **FILING NUMBER**
NATIONWIDE GENERAL INSURANCE COMPANY NWPC-126348633

Other Companies

Nationwide Mutual Insurance Company

Nationwide Property and Casualty Insurance

files revised rates for their Personal Auto program. The overall rate level change is an increase of 0.9%.

Effective Date May 9, 2010.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **NVAC-126377038**

files rates, rules and forms for its new Restaurant Program that covers property, auto, inland marine and general liability for fine dining, casual dining and high-end catering.
Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
NOVA CASUALTY COMPANY **NVAC-126380190**

files rates, rules and forms for its new Restaurant Program that covers property, auto, inland marine and general liability for fine dining, casualty dining and high-end catering.
Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
PLATEAU CASUALTY INSURANCE COMPANY **PLIG-126383566**

files rates, rules, and forms for a new Collateral Protection Single Interest Program (CPSI) for banks and credit unions. The rates are from the program currently in place in surrounding states (AL, GA, LA, NC, SC, TN).
Effective Date January 26, 2010.

LEAD COMPANY **FILING NUMBER**
QBE INSURANCE COMPANY **QBEC-126409732**

Other Companies

Praetorian Insurance Company

North Pointe Insurance Company

files rates, rules & forms for their new QBE ESSENTIAL General Liability program.
Effective Date January 28, 2010.

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBRM-126410293**

files revised rates and rules for its Safeco RV Personal Automobile Program. The overall rate level change is an increase of 19.75%.
Effective Date February 13, 2010 (New) March 20, 2010 (Renewals).

COMPANY **FILING NUMBER**
SAFECO INSURANCE COMPANY OF ILLINOIS **LBRM-126410312**

files revised rates and rules for its Classic Car Personal Automobile Program. The overall impact of these changes is 6.53%.
Effective Date February 13, 2010 (New) March 20, 2010 (Renewal).

COMPANY **FILING NUMBER**
SENTINEL INSURANCE COMPANY LIMITED **HART-126420363**

files a new Equipment Breakdown rating factor for use with their Spectrum program. The Company provides actuarial support for the proposed High Value Equipment coverage using their experience for Radiology, Doctors offices, and other Professionals.
Effective Date January 23, 2010 New and Renewals.

COMPANY **FILING NUMBER**
SENTRY SELECT INSURANCE COMPANY **SEPX-126433892**

files rate and rule changes to its Commercial Auto Program resulting in an overall increase of 4.7%.
Effective Date February 15, 2010.

COMPANY **FILING NUMBER**
SOUTHERN CASUALTY INSURANCE COMPANY **MERL-126372642**

files a rate and rule revision to its Non-standard Private Passenger Automobile program. The Company bases rate revision on three years of experience in the program provided through managing general agency. However, due to its small volume of business in the state, it was supplemented with competitor's experience. The changes result in a 9.7% rate increase.
Effective Date April 1, 2010, New and May 1, 2010, Renewal Business.

COMPANY **FILING NUMBER**
STATE AUTO NATIONAL INSURANCE COMPANY **STAT-126369640**

files to revise their Non-Standard Auto program. These revisions will result in an overall increase of 8.5%. The components of the rate increase include renewal capping, base rates revisions, model year factor changes for liability, class factor revisions for all coverages, and revisions to their Blue Chip Discounts.
Effective Date February 15, 2010.

COMPANY **FILING NUMBER**
STONINGTON INSURANCE COMPANY **PERR-126377192**

files rates, rules and forms for its new Metal and Plastics Program (MAPP).
Effective Date January 26, 2010.

COMPANY **FILING NUMBER**
STONNINGTON INSURANCE COMPANY **PERR-126390239**

files revised rates and rules for their Childcare (General Liability) program. The General Liability portion impact is an increase of 16.8% but the overall rate level change for the package is a 0.9% increase.
Effective Date February 1, 2010.

LEAD COMPANY **FILING NUMBER**
TRANS PACIFIC INSURANCE COMPANY **WESA-126411602**

Other Companies
TNUS Insurance Company
files their initial rates, rules & forms for their Commercial General Liability program.
Effective Date August 1, 2010.

COMPANY

FILING NUMBER

WESTCHESTER FIRE INSURANCE COMPANY

ACEH-126365064

files initial rates, rules, and forms for their fidelity bond program for security dealers. This program is designed to assist regulated entities in complying with fidelity bonding requirements. It is a simplified rating plan based on SAA rates.
Effective Date January 26, 2010.

NEW COMPANY

Coastal American Insurance Company received its license effective January 1, 2010.

COMPANY NAME CHANGE

Verex Assurance, Inc. changed its name to Genworth Residential Mortgage Assurance Corporation effective September 15, 2009.