

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

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ACCIDENT FUND GENERAL INSURANCE COMPANY</b>	ACCD-126453755

files to adopt NCCI's loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 4.2%.  
Effective Date March 1, 2010.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ACE AMERICAN INSURANCE COMPANY</b>	ACEH-126456034

files to revise rates for Allied Health Professionals under its Medical Malpractice program by a decrease of 15%.  
Effective Date February 22, 2010, New and Renewals.

<b><u>LEAD COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ACE AMERICAN INSURANCE COMPANY</b>	ACEH-126383405

Other Companies  
Indemnity Insurance Company of North America

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files rate, rules and forms for an initial Bicycle Industry Program as part of their Commercial General Liability program. The program is written using ISO general liability rates, rules, and forms with certain company exceptions.  
Effective Date March 3, 2010.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ACIG INSURANCE COMPANY</b>	ACIG-126478642

files to adopt NCCI's 03/01/2010 loss costs with a revised LCM for its Workers' Compensation program. The overall rate level change proposed is a 4.7% decrease.  
Effective Date March 1, 2010.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>AIG NATIONAL INSURANCE COMPANY, INC.</b>	NHMP-126472978

files revised rates for its Private Passenger Auto program. The proposed overall rate level change is an increase of 9.9%.  
Effective Date April 11, 2010.

<b><u>COMPANY</u></b>	<b><u>FILING NUMBER</u></b>
<b>ALLSTATE PROPERTY AND CASUALTY INSURANCE CO.</b>	ALSX-126426536

files revised base rates, a new full pay discount and expansion to the deductible options for Comprehensive and Collision coverages for their Personal Auto program. The overall proposed rate change is 0%, with changes ranging from -6.7% to 3.0%.  
Effective Date March 1, 2010 (New) March 31, 2010 (Renewal).

**COMPANY**

**FILING NUMBER**

**AMERICAN ALTERNATIVE INSURANCE CORPORATION**    **AMLX-126377895**

files to replace the RSDIS Rural Special Districts Insurance Services Program for water and wastewater districts currently approved. Company is changing the name of this program to the Glatfelter Public Practice Program (GPP). As such, they are filing an updated package policy for the newly named program consisting of new coverage forms, declarations, endorsements and rating plans. They, also, are expanding program eligibility to include general or special purpose municipal entities, and filing rates for the newly eligible classes.

Effective Date April 1, 2010 New and Renewals.

**LEAD COMPANY**

**FILING NUMBER**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES**    **AMAX-126308318**

**Other Companies**

Loss Cost AAIS-2009-3LC

Rules AMAX-126308248; AAIS-2009-3R

Forms AMAX-126308339; AAIS-2009-3F

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files forms and numerous revisions to the loss cost and rules under the Mobile-Homeowners Program. The proposed changes to loss costs are by territory. The Company is also proposing changes to the liability rates. They are introducing a New Mobile Home Rating Plan (Age of Home), an experience-rating plan, expanding fire protection definitions, and introducing credits for wind mitigation. The Company is also proposing changes to the rating algorithm such that the peril of windstorm/hail is calculated separately for several key rating variables. The Company is also proposing changes to the amount of insurance curves. The Company is also revising deductibles such that two separate deductibles will apply to a policy that includes windstorm and hail coverage, one deductible for other than windstorm/hail and one deductible for windstorm/hail coverage. The Company is also changing the territories to be defined on a zip-code basis.

Effective Date March 1, 2010, New and Renewals.

**COMPANY**

**FILING NUMBER**

**AMERICAN ASSOCIATION OF INSURANCE SERVICES**

**AMAX-126308248**

files advisory rule revisions and enhancements to its Mobile Homeowners Program. Proposes: ZIP Code defined territories; an experience rating plan which surcharges for past claims, credits for tenure, and credits for being claim free; revisions to the protection definitions with accompanying revisions to the protection relativities; credits for model year of the mobile home; an extensive revision to deductible pricing. Also, proposes: Revisions to the amount of insurance relativities for wind and for all other perils; significant revisions to the credits for securing a mobile home to the ground; revisions to the form relativities for the coverage forms applicable to owners; a mitigation plan providing credits for protection against hurricanes; a new rating variable based on occupancy which surcharges for mobile homes that are not occupied year round; credits for mobile homes with a composition shingle roof and either a foundation or skirting; a change to the rating algorithm such that the wind plus hail perils versus other perils are treated separately for key rating elements; proposes factors representing the split between wind plus hail perils and all other perils. The factor representing the wind plus hail split is termed the wind factor. The remaining other peril component is represented by the non-wind factor.

Effective Date March 1, 2010.

**COMPANY**

**FILING NUMBER**

**AMERICAN BUSINESS & PERSONAL INS. MUTUAL, INC.**

**OLDP-126473416**

files to adopt NCCI's 03/01/2010 loss costs with a revised LCM for their Independent Truckers Workers' Compensation program. The overall rate level change proposed is a decrease of 4.5%.

Effective Date March 1, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**AMERICAN HOME ASSURANCE COMPANY**

**AGNY-126389118**

**Other Companies**

- Chartis Casualty Company
- Chartis Property Casualty Company
- Commerce and Industry Insurance Company
- Granite State Insurance Company
- National Union Fire Ins. Co. of Pittsburgh, PA
- New Hampshire Insurance Company
- Insurance Co. of the State of PA

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files initial rates, rules and forms for their Automobile Excess Rental Liability Program.

Effective Date February 9, 2010.

**COMPANY**

**ARGONAUT GREAT CENTRAL INSURANCE CO.**

**FILING NUMBER**

**ARGN-126352687**

files rates, rules and forms for their new Commercial Auto Program which targets their niche line of industries. It is a combination of the Retail Grocers Auto and Great Protector Select Auto Programs.  
Effective Date March 1, 2010.

**LEAD COMPANY**

**ASSURANCE COMPANY OF AMERICA**

**FILING NUMBER**

**ZURC-126447541**

**Other Companies**

Northern Insurance Company of New York

Maryland Casualty Company

files initial rates, rules & forms for its Precision Premier Restaurant Program.

Effective Date April 1, 2010.

**LEAD COMPANY**

**ASSURANCE INSURANCE COMPANY**

**FILING NUMBER**

**ZURC-126452668**

**Other Companies**

Zurich American Insurance Company of Illinois

Maryland Casualty Company

American Zurich Insurance Company

American Guarantee and Liability Insurance Company

Colonial American Casualty & Surety Company

Fidelity and Deposit Company of Hartford

Zurich American Insurance Company

Northern Assurance Company of New York

files to adopt NCCI's 03/01/2010 loss costs with revised LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 5.3%.

Effective Date March 1, 2010.

**COMPANY**

**AXA INSURANCE COMPANY**

**FILING NUMBER**

**AXLM-126454448**

files a Commercial General Liability filing to introduce factors for self insured retentions.

Effective Date February 15, 2010.

**COMPANY**

**AXA INSURANCE COMPANY**

**FILING NUMBER**

**AXLM-126470540**

files to revise the LCM for their Commercial Burglary and Theft program. The overall rate level change is a decrease of 17.0%.

Effective Date June 1, 2010.

**COMPANY** **FILING NUMBER**  
**BRENTWOOD NATIONAL INSURANCE COMPANY** **SUNZ-126335647**  
files to adopt NCCI's 03/01/2010 loss costs and an LCM of 1.43 for their new Workers Compensation program.  
Effective Date March 1, 2010.

**COMPANY** **FILING NUMBER**  
**BROTHERHOOD MUTUAL INSURANCE COMPANY** **BRTH-126413512**  
files revised rates and rules for their Commercial General Liability program. The overall proposed change is a decrease of 1.1%.  
Effective Date July 1, 2010.

**COMPANY** **FILING NUMBER**  
**CAPITOL INDEMNITY CORPORATION** **CAPC-126460862**  
files a Businessowners filing to replace endorsement "Abuse or Molestation-Limited Coverage." This will also increase the limits that were previously offered. This change does not have a rate impact.  
Effective Date March 1, 2010 for new and May 1, 2010 for renewal.

**COMPANY** **FILING NUMBER**  
**CHURCH MUTUAL INSURANCE COMPANY** **CHMU-126393849**  
files to adopt NCCI's 03/01/2010 loss costs with a revised LCM (1.01) for its Workers Compensation program. The overall rate level change is a decrease of 1.6%.  
Effective Date March 1, 2010.

**COMPANY** **FILING NUMBER**  
**CHURCH MUTUAL INSURANCE COMPANY** **CHMU-126446411**  
files revised rates and rules for their Commercial Package Institutional program. The overall proposed rate level change is an increase of 4.4%.  
Effective Date March 1, 2010 (New) June 1, 2010 (Renewal).

**COMPANY** **FILING NUMBER**  
**COMMERCIAL ALLIANCE INSURANCE COMPANY** **PERR-126358481**  
files rates, rules and forms for their new Personal Automobile Program.  
Effective Date March 3, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**CRUM & FORSTER INDEMNITY COMPANY** **CRUM-126459414**  
Other Companies  
The North River Insurance Company  
United States Fire Insurance Company  
files to introduce exceptions to their General Liability program to introduce coverages under a new multi-line program, the Dealer Operations Program.  
Effective Date February 9, 2010.

**LEAD COMPANY**  
**CRUM & FORSTER INDEMNITY COMPANY**

**FILING NUMBER**  
CRUM-126459575

Other Companies

The North River Insurance Company  
United States Fire Insurance Company

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files to introduce exceptions to their Commercial Property program to introduce coverages under a new multi-line program, the Dealer Operations Program.

Effective Date February 9, 2010.

**LEAD COMPANY**  
**CRUM & FORSTER INDEMNITY COMPANY**

**FILING NUMBER**  
CRUM-126459669

Other Companies

The North River Insurance Company  
United States Fire Insurance Company

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files to introduce exceptions to their Inland Marine program to introduce coverages under a new multi-line program, the Dealer Operations Program.

Effective Date February 9, 2010.

**LEAD COMPANY**  
**CRUM & FOSTER INDEMNITY COMPANY**

**FILING NUMBER**  
CRUM-126459250

Other Companies

The North River Insurance Company  
United States Fire Insurance Company

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files to introduce exceptions to their Commercial Auto program to introduce coverages under a new multi-line program, the Dealer Operations Program.

Effective Date February 9, 2010.

**LEAD COMPANY**  
**DISCOVER PROPERTY & CASUALTY INSURANCE CO.**

**FILING NUMBER**  
TRVD-126479303

Other Companies

Fidelity and Guaranty Insurance Company  
Fidelity and Guaranty Insurance Underwriters, Inc.  
United States Fidelity and Guaranty Company

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files to adopt NCCI's 03/01/2010 Loss Costs with revised LCMs for their Workers' Compensation program. The overall proposed rate level change is a decrease of 5.2%.

Effective Date March 1, 2010.

**LEAD COMPANY**  
**EMPLOYERS INSURANCE CO. OF WAUSAU**

**FILING NUMBER**  
LWCM-126425346

**Other Companies**

Liberty Mutual Insurance Company  
Liberty Mutual Fire Insurance Company  
LM Insurance Corporation  
First Liberty Insurance Corporation  
Liberty Insurance Corporation  
Wausau Underwriters Insurance Company  
Wausau Business Insurance Company

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files changes to their Commercial Property Program resulting in an overall decrease of -16.2%.  
Effective Date June 1, 2010 for new and renewals.

**LEAD COMPANY**  
**EMPLOYERS PREFERRED INSURANCE COMPANY**

**FILING NUMBER**  
AMCP-126446225

**Other Companies**

Employers Assurance Company

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files to adopt NCCI's 03/01/2010 loss costs and revise LCM's for their Workers' Compensation program. The overall rate level change is a decrease of 1.5%.  
Effective Date March 1, 2010.

**COMPANY**  
**EVEREST NATIONAL INSURANCE COMPANY**

**FILING NUMBER**  
EVST-126437970

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files rates, rules and forms for its General Liability Program to provide Allied Healthcare Coverage.  
Effective Date March 1, 2010.

**LEAD COMPANY**  
**FARMLAND MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FARL-126452474

**Other Companies**

Nationwide Agribusiness Insurance Company

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files to adopt current ISO circulars and revise their loss cost multipliers for Commercial Auto program. The overall rate level change is an increase of 11.2%.  
Effective Date July 1, 2010.

**LEAD COMPANY**

**FARMLAND MUTUAL INSURANCE COMPANY**

Other Companies

Nationwide Mutual Insurance Company

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files to adopt the loss costs approved in the ISO circular #LI-GL-2009-140. They are changing their tiers from Agribusiness and Non-Agribusiness to Standard and Preferred. They also are changing some of our rule identifiers (not the rule itself) and submitting new loss costs multipliers. The company provides support for changes to the loss cost multipliers through countrywide and state historical expense experience.

Effective Date July 1, 2010.

**FILING NUMBER**

FARL-126419550

**LEAD COMPANY**

**FARMLAND MUTUAL INSURANCE COMPANY**

Other Companies

Nationwide Agribusiness Insurance Company

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files rate/rule filing for their Commercial Output Program. The Hartford Steam Boiler Inspection and Insurance Company (HSB) assumes 100% of the Company's exposure under the program. The Company indicates that there is no rate effect, as there is currently no Mississippi premium for this coverage.

Effective Date June 1, 2010.

**FILING NUMBER**

FARL-126094176

**LEAD COMPANY**

**FEDERAL INSURANCE COMPANY**

Other Companies

Great Northern Insurance Company

Pacific Indemnity Company

Vigilant Insurance Company

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files to introduce an optional Broad Form endorsement and related rule for their Commercial Auto program.

Effective Date March 01, 2010.

**FILING NUMBER**

CHUB-126439032



**LEAD COMPANY**  
**FEDERATED MUTUAL INSURANCE COMPANY**

**FILING NUMBER**  
FEMC-126445827

Other Companies

Federated Service Insurance Company

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files to revise its LCM's and adopt NCCI loss costs and rating values. The companies plan to revise LCM's by class codes. The proposed LCM's for Federated Mutual are as follows: Class codes 3629, 5190 and 8380 proposed LCM is 1.193; class codes 3632, 4299, 8013, 8116, 8232 and 9620 proposed LCM is 1.193; all other class codes proposed LCM is 1.325. The proposed LCM's for Federated Service are as follows: Class codes 3629, 5190 and 8380 proposed LCM is 1.074; class codes 3632, 4299, 8013, 8116, 8232 and 9620 proposed LCM is 1.133; all other class codes proposed LCM is 1.193. The overall impact of this filing is 10.5% for Federated Mutual and -14.4% for Federated Service. The companies provide historical expense information to support their expense selections.

Effective Date March 1, 2010.

**LEAD COMPANY**  
**GARRISON PROPERTY AND CASUALTY INSURANCE CO.**

**FILING NUMBER**  
USAA-126457055

Other Companies

United Services Automobile Association

USAA Casualty Insurance Company

USAA General Indemnity Company

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files revised rates for their Renters Homeowners program resulting in a 0.0% overall rate change.

Effective Date May 30, 2010.

**LEAD COMPANY**  
**GREAT AMERICAN INSURANCE COMPANY**

**FILING NUMBER**  
GACX-126452604

Other Companies

Great American Assurance Company

Great American Insurance Company of New York

Great American Alliance Insurance Company

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files to replace their Equipment Breakdown coverage forms, rates, and rules for their Agribusiness program in response to a change in their current reinsurer. The companies propose a flat 1.86% charge as a percent of the total property premium to cover equipment breakdown for non-specific risks. The proposed changes result in an overall rate decrease of -3.54%.

Effective Date March 1, 2010, New and Renewals.

**COMPANY**

**FILING NUMBER**

**GREAT AMERICAN INSURANCE COMPANY**

**GACX-126325298**

files to revise the Surety & Fidelity Association of America (SFAA) sliding scale rate structure to specific rates in order to allow for a minimal increase at the \$1M bond level which will compensate for the additional administrative costs associated with the increased costs of following up with the courts for annual accountings.  
Effective Date February 16, 2010.

**COMPANY**

**FILING NUMBER**

**GREAT AMERICAN SECURITY INSURANCE COMPANY**

**GACX-126428601**

files rates, rules, and forms for initial filing for its Contractual Obligation Protection program. Program backs designated contracts, entered into by a Consumer and an Insured that amends a Finance Agreement issued while the policy is in-force.  
Effective Date February 9, 2010.

**LEAD COMPANY**

**FILING NUMBER**

**GUIDEONE AMERICA INSURANCE COMPANY**

**GDEB-126407174**

Other Companies

GuideOne Elite Insurance Company

GuideOne Mutual Insurance Company

files revised rates for all forms under their independent Homeowners program resulting in an overall rate level increase of 10.9% statewide. The proposed changes include territory definition changes, deductibles, age of home discount, surcharge for older homes, auto/home credit, increase in factors for protection classes 4-8, and other coverages.  
Effective Date March 1, 2010, New Business and April 15, 2010, Renewals.

**COMPANY**

**FILING NUMBER**

**HISCOX INSURANCE COMPANY**

**PERR-126343445**

files rates, rules, and forms for its new Private Company Management Liability program. The program provides Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability, and Employment Practices Liability coverage for private company management liability risks.  
Effective Date February 19, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** 13416

Other Companies

Crime and Fidelity Multistate Loss Costs CR-2009-RLC09

Rules CR-2009-RRU09 State ID 13417

Forms CR-2009-OFR09 State ID 13418

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files a loss cost for its Crime and Fidelity program. ISO proposes three new rating factors for the newly introduced Telephone Toll Fraud coverage, ERISA Inflation Guard Expense coverage, and Identity Fraud Expense coverage; a separate rule filing for these endorsements and changes that relate to the new Government Employee Theft and Forgery Policy are included; and associated forms.

Effective Date October 1, 2010.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** 13415

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files a revised loss cost for its Personal Liability program. The overall rate effect of the change across all classes is a decrease of 2.3%.

Effective Date June 1, 2010 New and Renewals.

**COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** 13436

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files rules and rating determination (OP-2009-RGB09) associated with new optional endorsements for use with the Capital Assets Program (Output Policy) and Agricultural Capital Assets (Output Policy).

Effective Date October 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**INSURANCE SERVICES OFFICE, INC.** 13407

Other Companies

Forms BP-2009-OBPFO, 13408

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files rules and forms for a new Green Upgrades coverage extension to the Businessowners program.

Effective Date August 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**MANUFACTURERS ALLIANCE INSURANCE COMPANY** STLR-126462667

Other Companies

Pennsylvania Manufacturers' Association Insurance Company

Pennsylvania Manufacturers Indemnity Company

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files to adopt ISO's latest Loss Costs and revise LCM's for their Commercial Burglary and Theft product. There is no rate impact associated with this filing.

Effective Date June 1, 2010.

**LEAD COMPANY**

**MARKEL AMERICAN INSURANCE COMPANY**

Other Companies

Markel Insurance Company

files rates, rules & forms for their Limited Liability Coverage for abuse and molestation portion of their Commercial General Liability program.

Effective Date March 15, 2010.

**FILING NUMBER**

MRKB-126437258

**LEAD COMPANY**

**METROPOLITAN PROPERTY AND CASUALTY INS. CO.**

Other Companies

Economy Premier Assurance Company

files rate and rule revision in their Homeowners program. Company proposes changes in tiering structure as well as other minor coverage changes with base rate offsets so that the overall impact of the filing is neutral. The company proposes mapping existing policies to revised tiers so that the impact by insured is minor, ranging from -5.5% to +5.0%.

Effective Date April 15, 2010 New Business June 15, 2010 Renewals.

**FILING NUMBER**

METX-126293740

**COMPANY**

**MORTGAGE GUARANTY INSURANCE CORPORATION**

files to correct language in two of its rate pages and offering different payment options for monthly premiums.

Effective Date February 15, 2010.

**FILING NUMBER**

MRTG-126435742

**COMPANY**

**MOUNTAIN LAUREL ASSURANCE COMPANY**

files revised rates for its Personal Auto Recreational Vehicle Program. The overall rate level change is an increase of 8.4%.

Effective Date January 1, 2010 (New) February 24, 2010 (Renewal).

**FILING NUMBER**

PRGS-126358567

**COMPANY**

**OHIO INDEMNITY COMPANY**

files revised rates, rules, and new optional endorsements for its Creditor-Placed Automobile program. The overall rate impact of the changes is rate neutral unless optional endorsements are selected.

Effective Date February 18, 2010.

**FILING NUMBER**

HNDY-126325351

**COMPANY**

**OLD REPUBLIC INSURANCE COMPANY**

files rates, rules and forms for their new program which provides Directors & Officers Liability (including Employment Practices Liability) coverage to non-profit organizations.

Effective Date February 25, 2010.

**FILING NUMBER**

LDDX-126464857

**COMPANY** **FILING NUMBER**  
**ONEBEACON AMERICA INSURANCE COMPANY** **BEAC-126409594**  
files to amend rates and rules for their energy supplement to their General Liability rates and rules. The Company files to introduce thirteen new classes of business for this program and revise the schedule-rating program.  
Effective Date February 16, 2010.

**COMPANY** **FILING NUMBER**  
**PLAZA INSURANCE COMPANY** **REGU-126453315**  
files initial forms and rating guidelines for its new Excess Workers Compensation program.  
Effective Date February 9, 2010.

**COMPANY** **FILING NUMBER**  
**PRAETORIAN INSURANCE COMPANY** **MADC-126451479**  
files to adopt NCCI's loss costs with a revised LCM for its Workers' Compensation program. The overall rate level change is a decrease of 10.2%.  
Effective Date March 1, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-126467159**  
Other Companies  
Praetorian Insurance Company  
North Pointe Insurance Company  
files rates, rules, and independent forms and rating plans for their initial filing of the QBE Essential program (Commercial Property). They filed a loss cost multiplier of 1.575.  
Effective Date March 1, 2010, New and Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-126437377**  
Other Companies  
Praetorian Insurance Company  
North Pointe Insurance Company  
files rates, rules and forms for their new QBE Essential Program (Burglary and Theft).  
Effective Date February 16, 2010.

**LEAD COMPANY** **FILING NUMBER**  
**QBE INSURANCE CORPORATION** **QBEC-126471024**  
Other Companies  
Praetorian Insurance Company  
files rates, rules and forms for their new Commercial Auto Program.  
Effective Date March 1, 2010.

**COMPANY** **FILING NUMBER**  
**RANCHERS AND FARMERS INSURANCE COMPANY** **RFIC-126436296**

files revised rates for their Homeowner program resulting in an overall rate level increase of 19.9%.

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

**COMPANY** **FILING NUMBER**  
**RANCHERS AND FARMERS INSURANCE COMPANY** **RFIC-126437570**

files revised rates for their Dwelling Fire program resulting in an overall rate level increase of 9.4%.

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

**COMPANY** **FILING NUMBER**  
**RLI INSURANCE COMPANY** **RLSC-126328897**

files revised rates for its Personal Umbrella program. The overall rate level change proposed is an increase of 3.52%.

Effective Date April 1, 2010.

**COMPANY** **FILING NUMBER**  
**RSUI INDEMNITY COMPANY** **RSNX-126454837**

files new and revised forms, rates and rules for their Directors and Officers Liability Program. Notable changes to their rates and rating structures include new retention factors for a \$200,000 deductible option, revised IPO rating modifiers by offering size and revised Biotechnology risk class rating factors by extensive phase trials. Changes to the Biotechnology Research class factors include splitting the rating factors by phase trial stage for individual insureds and will result in an overall countrywide rate impact of -0.4%. However, no current policyholders in Mississippi will be affected.

Effective Date February 15, 2010.

**COMPANY** **FILING NUMBER**  
**SAFECO INSURANCE COMPANY OF AMERICA** **LBRM-126390390**

files revised rates for their Homeowners program. The overall rate level change is an increase of 14.7%. Changes vary from 0% to 25% with caps, and -7.2% to 25% including discounts.

Effective Date April 10, 2010 (New) June 16, 2010 (Renewal).

**COMPANY** **FILING NUMBER**  
**SECURIAN CASUALTY COMPANY** **CHER-126272385**

files initial rates and forms for their involuntary unemployment insurance policy.

Effective Date February 9, 2010.

**COMPANY** **FILING NUMBER**  
**STATE FARM FIRE AND CASUALTY COMPANY** **SFMA-126358971**

files revised rates and rules for its Personal Farmowners program. Changes result in a rate level increase of 4.3%. The Company caps increases to any individual policyholder at 30%.

Effective Date April 15, 2010, New and June 1, 2010, Renewals.

**LEAD COMPANY** **FILING NUMBER**  
**TECHNOLOGY INSURANCE COMPANY, INC** **REGU-126414071**

Other Companies

Wesco Insurance Company

files initial rates & rules for a Markets Segments commercial multi-peril program. The loss costs and related rules, rating plans, forms and endorsements for this new program are being adopted from approved ISO filings.

Effective Date February 19, 2010.

**COMPANY** **FILING NUMBER**  
**UNITED STATES FIRE INSURANCE COMPANY** **CRUM-126411919**

files rates, rules & forms for their new Accountants Professional Liability program.

Effective Date February 16, 2010.

**COMPANY** **FILING NUMBER**  
**UNITED STATES LIABILITY INSURANCE COMPANY** **USLI-126446663**

files revised rates for their Community Association product with an overall rate impact of -2.9%.

Effective Date February 12, 2010.

**COMPANY** **FILING NUMBER**  
**WESTERN SURETY COMPANY** **WESC-126466343**

files a rate and rule filing proposing a 10% increase in rates for Janitorial and Dishonesty Bonds under its Fidelity program. Company reports the rates for these bonds have not changed in over 20 years.

Effective Date March 1, 2010.

**COMPANY** **FILING NUMBER**  
**ZURICH AMERICAN INSURANCE COMPANY** **ZURC-126418622**

files revised rates for their Commercial Storage Tanks and Dealer & Repair (Pollution Liability) program. The overall proposed rate level change is an increase of 25.2%.

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